DOCUMENT RESUME

ED 430 586 JC 990 192

AUTHOR	Tsang, Chui L.; Svabek, William H.; Abma, Deanna; Scanlan, Sonia S.
TITLE	Consumer and Homemaking Education Instruction for Homeless Families: A Teacher's Guide.
INSTITUTION	City Coll. of San Francisco, CA.
SPONS AGENCY	California Community Colleges, Sacramento. Office of the Chancellor.
PUB DATE	1993-12-00
NOTE	167p.
PUB TYPE	Guides - Classroom - Teacher (052)
EDRS PRICE	MF01/PC07 Plus Postage.
DESCRIPTORS	*Basic Skills; *Consumer Education; *Economically Disadvantaged; Employment; Family Life; Health Services; *Homeless People; *Homemaking Skills; *Job Training; Needs Assessment; Outreach Programs; Teaching Methods

ABSTRACT

This guide contains lesson plans for teaching consumer and homemaking skills to homeless families to support their transition to more secure and traditional lifestyles. Prioritized and developed based on the needs assessment of homeless families at the Salvation Army Gateway Transitional Housing in San Francisco, the 20 lessons in the guide cover topics such as finding a job, managing stress, maintaining health, parenting, and budgeting. All lessons are planned for 2 to 2.5 hours of class time. Most of the lessons can be taught separately and in any sequence, depending on the interests and needs of the participants. Each lesson includes: (1) objectives; (2) instructional materials (activity worksheets, booklets, video tapes); (3) suggested time and sequence for presenting the lesson; (4) subject matter for background information and discussion; and (5) answers to activities and/or discussions. A variety of teaching strategies are discussed, including information sharing, group discussion, activity, and audio-visual support. The guide was developed with a conscious effort to use the pronouns "we", "us", and "our" in the place of "you" and "your" to lay a common ground with participants and sound less authoritarian, and suggests doing likewise in the classroom setting. (AS)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED 430 586

CONSUMER AND HOMEMAKING EDUCATION INSTRUCTION FOR HOMELESS FAMILIES

A Teacher's Guide

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
☒ This document has been reproduced as received from the person or organization originating it
☐ Minor changes have been made to improve reproduction quality

- Points of view or opinions stated in this document do not necessarily represent official OERI position or policy

PERMISSION TO REPRODUCE AND DISSEMINATE THIS MATERIAL HAS BEEN GRANTED BY
S. Scanlan

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
1

JC990192

BEST COPY AVAILABLE

City College of San Francisco

CONSUMER AND HOMEMAKING EDUCATION INSTRUCTION FOR HOMELESS FAMILIES

A Teacher's Guide

School of Applied Science & Technology:

Chui L. Tsang, Dean

William H. Svabek, Project Writer/Facilitator

Deanna Abma, Gender Equity/Special Projects Coordinator

Sonia S. Scanlan, Project Director

This project was funded by the Carl D. Perkins Vocational and Applied Technology Education Act (VATEA-Title III, Part B) through the Chancellor's Office of the California Community Colleges.

December 1993

Table of Contents

Introduction iii

1. Finding the Right Job: Part 1 - What Do We Do Best? 1

2. Find the Right Job: Part 2 - Opportunities for Vocational Training 3

3. Finding the Right Job: Part 3 - Where To Look, How To Apply, How To Interview . 6

4. You're Hired: How To Keep Our Job 8

5. Self-Esteem: Feeling Good About Ourself 16

6. Don't Let Stress Get the Better of You 22

7. Being Health Wise: How To Stay Well 27

8. Available Health Resources: Where To Go When We Get Sick 35

9. Community Resources: Where To Get the Help We Need 44

10. Housing: Where To Stay After Gateway 47

11. Handling Emergencies: What Should We Do? 48

12. Being Parents: What Are Our Responsibilities? 53

13. Parenting: Part 1 - How To Discipline with Love 62

14. Parenting: Part 2 - How To Discipline with Love 69

15. Budgeting: How To Keep Track of Our Money 79

16. Stretching the Food Dollar 88

17. Loans and Credit: What If We Need To Borrow Money? 94

18. Debt: How Do We Get Out of It? 101

19. Owning Cars: What Does It Take? 107

20. Being Consumers: What Are Our Rights and Responsibilities? 117

Introduction

The materials contained in this guide were written for teaching Consumer and Homemaking Education to homeless family members in support of their transition to more secure and traditional lifestyles. The lessons were prioritized and developed based on the needs assessment of homeless families at the Salvation Army Gateway Transitional Housing in San Francisco.

This guide contains twenty lessons. All lessons are planned for two to two-and-a-half hours of class time. The lessons use a combination of teaching strategies including information sharing, group discussion, activity, and audio-visual support. Most of the lessons can be taught separately and in any sequence, depending on the interests and needs of the participants.

Each lesson includes:

* lesson objectives,
* instructional materials: activity work sheets, booklets, video tapes, and other supportive materials,
* suggested time and sequence for presenting the lesson,
* subject matter for background information and discussion,
* answers to activities and/or discussions.

In developing this guide, a conscious effort was made to use the pronouns "we", "us" and "our" in place of "you" and "your" to lay a common ground with the participants, and therefore, sound less authoritarian. It is our suggestion to do likewise in the classroom setting.

LESSON 1

FINDING THE RIGHT JOB
PART 1: What Do We Do Best?
Identify Our Skills and Prepare a Resume.

OBJECTIVES:

In this lesson, the participant will be able to :

1. Identify his/her occupational, general and personal skills.
2. Learn more about him/herself and the job to look for.
3. Practice preparing for a resume.

MATERIALS: Workbook: "How To Find Work." (Used for activities.)
Booklet: "Tips for Finding the Right Job." (Contents to be discussed in class and used as guidelines in doing activities.)

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Activity 1:	30 minutes	Activity 2:	30 minutes

I. WHAT DO WE DO BEST? Identify our skills.

Employers need to know what each of us can do before they will hire us. Skills are what each of us can do, either paid for or not. The booklet "How To Find Work," will help us step-by-step in finding the right job. We will do all the steps for the activities in this lesson and continue on the next two weeks' lessons. Keep in mind that the more completely we do these activities, the more helpful this information will be when we are ready to look for the job.

NOTE TO INSTRUCTOR:

- Give the booklet, "How To Find Work," to each participant. Since the booklets will be used for the activities in three class meetings, collect them after the first and second meetings. The participants may keep the booklets after the third class. Be sure to have them write their names on the booklet.

- Give the second booklet, "Tips for Finding the Right Job," to each participant. This booklet will be used as a reference for the three class meetings.

ACTIVITY 1.

- Go over and discuss examples on pages 4 - 6 of "Tips for Finding the Right Job."

- Go over "What To Do" in the workbook, "How To Find Work." Each participant then does Step 1: A. Identify Your Skills, B. Choose Which Job You Will Look For.

II. HOW TO PREPARE A RESUME.

Discuss with the class, "Preparing Your Resume," pages 12 - 17 of the booklet, "Tips for Finding the Right Job."

ACTIVITY 2.

Explain "What To Do" in the workbook, "How To Find Work." Each participant then does Step 1:

D. Prepare A Personal Record.
E. Prepare a Resume.

LESSON 2

FINDING THE RIGHT JOB
PART 2: What Opportunities Are Available for Vocational Training?

OBJECTIVES:

In this lesson, the participant will:

1. Understand the purpose of vocational education and training.
2. Learn where and how to get into a suitable vocational education program.
3. Know the requirements of the selected vocational education program.
4. Become aware of non-traditional jobs for women.

MATERIALS: Activity work sheet (1)
Booklet: "Vocational Education Program Guide, CCSF, Feb. 1993.
Leaflets: "Just the Facts About..." (Give to interested students.)
Video tape: "Women in the Trades: How To Survive in Technical Jobs"

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Guest speaker:	60 minutes	Activity 1:	30 minutes

I. WHAT OPPORTUNITIES ARE AVAILABLE FOR VOCATIONAL TRAINING?

If we think the job we truly would like to do requires skills we do not have, there are different opportunities available for training.

The City College of San Francisco (CCSF) offers many vocational education programs and services. These programs include both credit and non-credit. The purpose of these programs is to prepare students for beginning level employment in health, business, technology/trade and industry, and service occupations. Students in these programs are eligible to receive career and personal counseling as well as tutoring.

NOTE TO INSTRUCTOR:

- Give the booklet, "Vocational Education Program Guide," CCSF, February 1993, to each participant.
- Go over and explain the back of the cover page: Explanation of Terms and Enrollment.
- Participants will use the booklet for Activity 1.

ACTIVITY 1.

II. WHAT ARE SOME NON-TRADITIONAL JOBS FOR WOMEN?

Guest speaker:	Deanna Abma CCSF Gender Equity Coordinator
Video tape: (if time permits)	"Women in the Trades: How To Survive in Technical Jobs" (45 minutes in length)

ACTIVITY 1: FINDING THE RIGHT JOB

Directions: Practice looking up information you need form the booklet, "Vocational Education Program Guide." Choose a vocational program you are truly interested in. Using the booklet, write in the information asked for in the questions below.

1. Name of program________________________________
2. Will you get college credit?____________________________
3. What test is required to enter the program?____________________

   ____
4. Which campus offers the program?________________________

   ____
5. How long will it take to complete?________________________
6. What do you earn when you complete the program?________________

   ____
7. Is financial aid available?____________________________
8. What is the telephone number for more information?________________

After completing the information above, exchange papers with a partner, check the given answers, using the booklet as a reference.

EDD Serving the People of California

FOR SPECIAL OFFICE USE ONLY	
INTAKE FIELD OFFICE NO.	⌊ ⌊ ⌊ ⌊ ⌋
INTAKE STAFF SDC	⌊ ⌊ ⌊ ⌊ ⌋
ACTIVITY DATE	⌊ ⌊ ⌊ ⌊ ⌊ ⌊ ⌋

APPLICATION FOR SERVICE

1 SOCIAL SECURITY NUMBER

2 LAST NAME FIRST INITIAL

3 DATE OF BIRTH Mo Day Yr

4 MALE FEMALE 1 ☐ 2 ☐

5 MAILING ADDRESS — NUMBER AND STREET APT CITY STATE

6 ZIP CODE

7 COUNTY

8 TELEPHONE NUMBER ( )

9 ARE YOU A U.S. CITIZEN OR NATIONAL? ☐ YES ☐ NO

10 LOWEST WAGE YOU WILL ACCEPT TO START A JOB?
$ ________ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR ☐ OTHER

11 ENTER HIGHEST SCHOOL GRADE COMPLETED

COLLEGE DEGREE? (SPECIFY TYPE, E.G., BA) ☐ YES ☐ NO

VOCATIONAL TRAINING COMPLETED? ☐ YES ☐ NO (IF YES, PLEASE DESCRIBE)

12 DO YOU HAVE A VALID CALIFORNIA DRIVERS LICENSE? ☐ YES ☐ NO
IF YES WHICH TYPE? ☐ REGULAR CLASS 3 OR C ☐ CLASS 1 OR A ☐ CLASS 2 OR B ☐ CLASS 4 OR M

13 WHAT HOURS, DAYS, SHIFTS, ARE YOU WILLING TO WORK?

WILL YOU WORK: ☐ PART-TIME ☐ FULL-TIME

14 IF YOU HAVE A PHYSICAL OR MENTAL CONDITION THAT LIMITS THE TYPE OF WORK YOU CAN DO, PLEASE EXPLAIN HERE

15 WHERE ARE YOU WILLING TO WORK?

16 TYPING SPEED? WPM

17 RECEIVING WELFARE? ☐ YES ☐ NO

18 NUMBER IN FAMILY?

19 TOTAL ESTIMATED HOUSEHOLD INCOME OF LAST 6 MONTHS?

20 VETERANS AND OTHERS ELIGIBLE FOR VETERANS PREFERENCE (CHECK APPROPRIATE BOXES)

☐ I CERTIFY THAT I SERVED ON ACTIVE DUTY IN THE U.S. ARMED FORCES FROM ____________ TO ____________ AND WAS DISCHARGED WITH OTHER THAN A DISHONORABLE DISCHARGE

I HAVE A VA DISABILITY RATING OF ☐ UNDER 30% ☐ 30% OR MORE ☐ DISCHARGED DUE TO SERVICE CONNECTED DISABILITY

☐ I AM NOT A VETERAN, BUT I AM ENTITLED TO VETERANS PREFERENCE (EXAMPLE - WIDOW)

SIGNATURE ______________________________

21 HAVE YOU BEEN CONVICTED OF A FELONY? (INCLUDING JUVENILE OFFENSES) ☐ YES ☐ NO

22 KIND OF WORK YOU ARE SEEKING?
1ST CHOICE ______________________________ Month Exp. ( )
2ND CHOICE ______________________________ Month Exp. ( )

23 SKILLS, LICENSES, CERTIFICATES, MACHINES OPERATED, TOOLS OWNED, SHORTHAND SPEED, WORD PROCESSING, FOREIGN LANGUAGES, ETC.

PLEASE CONTINUE ON OTHER SIDE **DO NOT WRITE IN SHADED AREA** **FOR OFFICE USE ONLY**

A. REG TYPE
B. DOT
C. ETHNIC
D. MIN WAG ________ ____
E. EDUC
F. DRIVE LIC.
G. SHIFT
H. HANDICAPPED
I. LMID
J. SDA
K. SEC DOT
L. TYPING
M. VET
N. MSFW
O. WEL-FARE
P. ECON DISAD
Q. FELON
R. SRCH EXCL
S. ELIG GRP
T. UI CLM
SPECIAL RPT / CODE
U. RESTRICT TO EMPLOYER
V. TEMPORARY PHONE (___ | ___ | ___)
W. FELONY ______________________________
X. HANDICAPPED ______________________________
Y. RESTRICTIONS ______________________________
Z. GEN NOTES ______________________________

AA. BATCH SRCH ☐

BEST COPY AVAILABLE

24. PLEASE DESCRIBE IN DETAIL THE JOB DUTIES OF YOUR THREE MOST IMPORTANT JOBS BEGINNING WITH MOST RECENT:

A.
JOB TITLE
START DATE (MO/DA/YR)
END DATE (MO/DA/YR)
COMPANY NAME
CITY
STATE
WAGES
$ ____________ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR
FULL-TIME ☐ YES ☐ NO
DUTIES
REASON FOR LEAVING

B.
JOB TITLE
START DATE (MO/DA/YR)
END DATE (MO/DA/YR)
COMPANY NAME
CITY
STATE
WAGES
$ ____________ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR
FULL-TIME ☐ YES ☐ NO
DUTIES
REASON FOR LEAVING

C.
JOB TITLE
START DATE (MO/DA/YR)
END DATE (MO/DA/YR)
COMPANY NAME
CITY
STATE
WAGES
$ ____________ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR
FULL-TIME ☐ YES ☐ NO
DUTIES
REASON FOR LEAVING

DO NOT WRITE IN SHADED AREA - FOR OFFICE USE ONLY

KEYWORDS	EX	ED	KEYWORDS	EX	ED

BEST COPY AVAILABLE

LESSON 3

FINDING THE RIGHT JOB
PART 3: Where To Look, How To Apply and How To Interview

OBJECTIVES;

In this lesson, the participant will be able to:

1. Identify where to look for job openings.
2. Practice filling out a job application form.
3. Learn how to interview successfully for a job.

MATERIALS:	Workbook:	"How To Find Work" (used for activities)
	Booklet:	"Tips for Finding the Right Job" (used for guidelines)
	Video Tape:	"Getting a Job - Part 1"

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Video tape:	30 minutes	Activity 2:	30 minutes
Activity:	45 minutes		

I. WHERE TO LOOK FOR JOB OPENINGS.

Now that we have identified what job skills we have, we are ready to look for a job. Let us discuss where we can look for job openings.

NOTE TO INSTRUCTOR:
Discuss page 7 - 8 in the booklet, "Tips for Finding the Right Job."

II. HOW TO FILL OUT A JOB APPLICATION.

Our job application is the employer's first impression of us; therefore, it is very important that we complete the application accurately and neatly to make a good first impression.

NOTE TO INSTRUCTOR:
Discuss "Job Application" suggestions in the workbook, "How To Find Work."

ACTIVITY 1:

- Explain "What To Do" under Step 3: C. "Job Application" in the workbook.

- Have participants complete the actual application form from the Employment Development Department (EDD). If completed neatly enough, this form can be turned in to EDD when looking for a job.

III. HOW TO INTERVIEW.

The job interview is the most important step in getting a job. Since a successful job interview and lead to a job offer, we want to make a good impression. Preparation and practice are essential.

NOTE TO INSTRUCTOR:
Discuss pages 18 - 19 in the booklet, "Tips for Finding the Right Job," "How To Do a Successful Interview," and "The Twelve Most Commonly Asked Questions" in the workbook.

ACTIVITY 2: Explain "What To Do" in the workbook and have participants do Step 4: A. Preparation.

NOTE TO INSTRUCTOR:
The participants have done mock interviews in earlier sessions with another teacher.

LESSON 4

YOU'RE HIRED
How To Keep Our Job

OBJECTIVES:

In this lesson, the participant will:

1. Learn work habits and attitudes that make us good employees.
2. Find out ways to develop good relationships with our co-workers and supervisors.
3. Learn how to work for a promotion.

MATERIALS: Activity work sheets (2)

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Activity 1:	30 minutes	Activity 2:	30 minutes

I. WHAT WORK HABITS AND ATTITUDES MAKE US GOOD EMPLOYEES?

A. Work Habits.

Developing good work habits when we start a new job shows our employer that we are serious about our job and we are willing to work for our pay. We should follow the suggestions below to help us do our job well and be valuable employees:

1. Arrive promptly and start work on time. Our employers expect us to begin working when we are supposed to. Employers find it difficult to run their businesses when we are late.

2. Notify our employer if we are going to be late. If we know before work that we will not get there on time, we need to let our employer know.

3. Know and follow company rules. Find out about time allotted for lunch as well as breaks, bringing food into the work place, smoking, reporting problems or complaints, and about safety procedures.

4. Wear suitable clothes for our job. If a uniform is not required for our

job, our clothes should be the right kind for the type of work we do, and be clean and neat.

5. Observe good personal hygiene, and correct any personal habits that may annoy others, such as chewing gum, whistling, scratching, etc. We must be clean and odor-free.

6. Return from lunch and our breaks on time. If we are given fifteen minutes for coffee breaks, do not take any longer.

7. Accomplish the job we are assigned. We are paid for a day's work, therefore, we should not waste our time or our co-workers' by gossiping, making personal phone calls, spending time in rest rooms, etc.

8. Work until our day is finished. We should not get ready to go home before the day ends, or leave work early.

9. Keep our work area clean and orderly.

B. Attitudes.

Our attitude or feelings toward our job determines whether or not we will do our job well. A good attitude helps us to do our job well, and hold onto our job. We will have a good job attitude if we follow these suggestions:

1. Be willing to learn our job thoroughly. We should learn our job carefully in order to do it well. We should ask questions when we need to, and accept the advice and suggestions of experienced co-workers.

2. Be willing to work and take on extra work when necessary. We should willingly do what is assigned to us, and be cheerful about it. Complaining constantly makes us unpleasant to work with. We should look at new assignments as exciting challenges and opportunities.

3. Learn from our mistakes. Everyone makes mistakes, especially if we are new to the job. It is more important that we learn from our mistakes, and avoid making the same ones again.

4. Get along well with other employees and supervisor(s). We get more cooperation and support from co-workers if we get along with them.

Even if we get along with our boss, our job environment will be unpleasant if we do not have good relationships with our co-workers.

5. Try not to find fault or blame other employees. This kind of action will only make us enemies.

6. Take our job and our co-workers' jobs seriously. Always do the best job we can and do it correctly. Finish a task that we begin and look for better ways to do the job. We should not interfere with our co-workers, preventing them from doing their jobs.

7. Try to save our employer both time and money by being more efficient.

8. We should be ready and willing to help a fellow employee. If we have finished our assigned work, we should offer to help others.

ACTIVITY 1.

II. HOW TO DEVELOP GOOD WORKING RELATIONS WITH FELLOW WORKERS AND SUPERVISORS (OUR BOSS).

A. Suggestions for working with our co-workers:

1. Keep an open mind. Listen and consider what other employees think and say.

2. Try to stay out of arguments. If we do have to express our point of view, let us do it without losing our temper.

3. Do not take criticism personally, or be defensive. Criticism usually is meant to help us improve our work.

4. Be cheerful, friendly and polite.

5. Be willing to accept help offered to us, and to help others.

6. Avoid bringing our personal problems to work, or taking out our frustrations on our fellow workers.

7. Keep confidential matters to ourselves. Do not repeat stories about anyone.

8. Stay neutral when disagreements arise at work, but try to help in solving the problem.

9. Accept our fellow workers the way they are.

B. Suggestions for working with our supervisors:

1. Be willing to be trained by our supervisor on how our work should be done. We should ask for more instructions if we are not certain about what we are supposed to be doing.

2. Get our work assignments from our supervisor and keep him informed of our progress.

3. Be willing to accept what the supervisor assigns to us without feeling that we are too good to do the job.

4. Tell our supervisor about the mistakes we have made, especially if we are not able to correct them.

5. If we have problems or complaints, we should talk privately with our supervisor as soon as possible. We must never take complaints to our fellow workers.

6. Ask our supervisor for suggestions on how we can do our job better.

7. A supervisor may be friendly and pleasant, but we should not take advantage of this by asking favors unless we really need to.

III. HOW CAN WE WORK FOR A PROMOTION?

A. After we are experienced on our job, we may want a better one with more responsibility and higher pay. To accomplish this, we need to plan and seek out opportunities to get ahead in our job.

B. Managers of companies rank the following skills and attitudes as the most important to them:

- Completing job assignments,
- Following oral instructions,
- Getting along with people,
- Understanding written information, and
- Following written instructions.

C. In addition, if we are planning to get ahead in our job, it is important to:

- Improve our skills. Learn as much about the job we are doing, find ways to improve our work, take courses to learn more about our work;
- Acquire new skills. Additional training and education lead to better opportunities. Look into courses offered at community colleges as well as adult education programs in our school district;
- Show our reliability. Being reliable means reporting to work regularly and on time, doing extra work as needed, helping out when a problem occurs, and doing our job well on our own.

ACTIVITY 2.

ACTIVITY 1: YOU'RE HIRED

The following comments are made by supervisors or co-worker about certain employees in the company. Circle the number of each comment that is referring to a good employee. Next, take the numbers not circled, and for the employees referred to, write down what he/she needs to do to improve their work behavior.

1. "You can always count on Tony to help out."

2. "*When* Sue finally shows up, she does a good job."

3. "I can tell it must be 4:45, Linda is already at the door."

4. "Everyone in the office likes her."

5. "Jose is a fast worker, but most of his work has to be rechecked."

6. "Ella won't mind the suggestion. She's always looking for ways to improve her work."

7. "Did Pat get out of the wrong side of bed this morning?"

8. "We all think Felipe is just working here until something better comes up."

9. "Anita always has a good word for everyone."

10. "Jorge seems to keep making the same mistakes."

ACTIVITY 2: YOU'RE HIRED

Read each work situation given below. Put a check in front of the best answer.

1. Anita and Phyllis are having a loud and heated argument and you know Phyllis is right. What should you do?

   ___ (a) Tell Anita that Phyllis is right.

   ___ (b) Calm them down so they can settle their disagreement peacefully.

2. You like your job very much, but not the amount of paperwork you have to do. What should you do?

   ___ (a) Talk to your supervisor about it. Ask for his suggestions.

   ___ (b) Complain to your co-workers.

   ___ (c) Put off doing the paperwork until you absolutely have to.

3. You missed the bus to work. You know the buses run every ten minutes. What should you do?

   ___ (a) Look for a phone and call your boss.

   ___ (b) Catch the next bus and hope your boss does not find out you are late.

4. You find a bad mistake that needs to be corrected. You know that Adela is responsible. What should you do?

   ___ (a) Tell the supervisor immediately.

   ___ (b) Talk to Adela and tell her you think she will want to correct her mistake.

   ___ (c) Ignore the mistake.

ANSWERS TO ACTIVITY 1 AND 2

ACTIVITY 1:

1. (circled)

2. Sue needs to report to work more regularly.

3. Linda needs to concentrate on her work until closing time.

4. (circled)

5. Jose needs to work more slowly and thoroughly and with care.

6. (circled)

7. Pat needs to be more cheerful and not bring her personal problems to work.

8. Felipe needs to try harder at doing his best and take his job more seriously.

9. (circled)

10. Jorge needs to learn from his mistakes.

ACTIVITY 2:

1. (b) First, try to calm them down. If you cannot, then stay out of the argument.

2. (a) Discuss your problem with your supervisor. He may have suggestions for making the job more acceptable.

3. (a) Always let your supervisor know when you will be late.

4. (b) Adela will appreciate your catching her mistake and telling her instead of telling her supervisor and making her look bad.

LESSON 5

SELF-ESTEEM
Feeling Good About Ourself

OBJECTIVES:

In this lesson, the participant will:

1. Know what self-esteem is and what it does for ourself.
2. Identify situations that either raise or lower self-esteem.
3. Use recommended methods of raising one's self-esteem.

MATERIALS: Activity work sheets (2)
Video tape: "Self-Esteem"

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Activity 1:	30 minutes	Activity 2:	30 minutes
Video:	30 minutes		

I. SELF-ESTEEM.

A. Definition: self-esteem is how one feels about himself/herself. It is the person's overall judgment of himself, and an very important part of our psychological well-being.

B. What self-esteem does for us:

- Affects how we look at ourselves and others, and how others view us.
- Affects the choices we make in life, such as what career we choose, who we choose to become involved with, what activities we take part in, etc.
- Affects our ability to love and be loved.
- Affects our ability to work on things that need to be changed.
- Affects whether or not we are followers or leaders.
- Determines whether or not we allow someone to abuse us.

II. FACTORS THAT LOWER SELF-ESTEEM.

A. The following situations slowly but surely eat away our sense of self-worth and personal value. As time goes on, we lose all sense of ourselves as well as our self-value if we are subject to:

- belittling,
- threatening or intimidating,
- criticizing,
- insulting,
- blaming for whatever happens,
- name-calling,
- yelling.

B. All of the above are patterns of emotional abuse. They do great damage to ourselves (and to our children as well) by lowering our self-esteem. We must learn not to accept this abuse from anyone. It is also just as important to learn not to subject others to it, such as our children.

C. People with low self-esteem tend to:

- lack motivation (purpose or direction),
- be confused,
- find difficulty in concentrating or making decisions,
- blame themselves for nearly everything,
- feel worthless and hopeless,
- be self-destructive, making them at high risk for self-destructive behavior such as alcohol, drug abuse, suicide, violence, etc.

DO ACTIVITY 1.

SHOW VIDEO "SELF-ESTEEM."

III. HOW TO RAISE SELF-ESTEEM.

A. Stop being very critical of ourselves.

Being critical of ourselves results from years of criticism that have come from parents, siblings, schoolmates, friends, husbands, or employers. These criticisms constantly eat away our self-esteem.

We should not add more to the damage but should see ourselves in the best possible way. If there are things within ourselves which we are not completely satisfied with, and they can be changed, we should start to work on them. We should not worry about those we cannot change.

Let us start today and count how many times each day we are self-critical. Turn those negative points into positive, and let us pay attention to what we tell ourselves when no one else is listening.

B. Set some definite goals to work for. Goals are plans that we attempt to complete, such as planning to finish all of your housework today. When we complete a plan, we prove to ourselves we can achieve accomplishments, and, therefore, feel good about ourselves.

C. Accept and love ourselves just as we are, with all the faults and shortcomings. Once we have done this, the elements we are unhappy with become easier to change.

D. Learn from our mistakes. Let us not use them as excuses to stop trying. Instead, let us learn from our mistakes, and with this valuable experience, be willing to try again.

E. Accept our experiences no matter what they are. There are no such things as "good" or "bad" experiences. All of our experiences make us who we are.

F. Learn to laugh at ourselves and not take ourselves too seriously. Being able to do so means that we are no longer so self-critical, no longer expecting perfection from ourselves. We become able to forgive and accept our mistakes.

G. Praise ourselves consistently. The regular practice of praising ourselves builds self-confidence and personal value. Let us talk to ourselves with love, approval, and reassurance to recognize the good we have accomplished. Let us make a list of the good things and start today by saying encouraging statements to ourselves such as, "I believe in myself." "I know I can do it." Or, "Hey, look how well I did that job."

H. Take good care of our bodies. Loving ourselves includes taking care of ourselves physically. An emotionally abused woman tends to ignore her body's needs. She tends to load her body with unhealthy food, alcohol, drugs or cigarettes. An important step toward loving ourselves and raising self-esteem is treating our body well. A body well-cared for makes one feel good about himself.

I. Create a caring and supportive environment for ourselves. We deserve to be treated well by ourselves and by others. Choose to be with those who are supportive of us, and who value our time, energy, body and worth. Rid ourselves of those who are not supportive, uncaring and overly critical. A supportive environment will help build up our self-image and self-esteem.

J. Experience the gift of joy. Now is the time to start to discover what gives each of us joy in life - what sort of work, hobbies, activities please us, and who makes us feel good about ourselves.

DO ACTIVITY 2.

ACTIVITY 1: SELF-ESTEEM

Directions: Read about the following situations. After each one, write down if it raises or lowers self-esteem of the person involved. Indicate why you think this is true.

---

1. Mother to her son, Antonio: "I like the way you took out the trash without being reminded."

   Effect on Antonio's self-esteem?______________________________

   ____

   ____

2. Husband to his wife, Rosa: "I have repeatedly asked you not to put this shirt in the dryer. Can't you ever do anything right?"

   Effect on Rosa's self-esteem?______________________________

   ____

   ____

3. Brother to his younger sibling, Juan: "You look like a jerk with that haircut. Wait till Mom sees you."

   Effect on Juan's self-esteem?______________________________

   ____

   ____

4. Teacher to her student, Carol: "You really worked hard on that project, and I admire your effort."

   Effect on Carol's self-esteem?______________________________

   ____

   ____

5. Father to his son, Luis: "This is the third time I'll explain this problem to you. Are you a little slow?"

   Effect on Luis' self-esteem:______________________________

   ____

   ____

6. Boss to employee, Maria: "This report is well done. I had no doubts that you could do it."

   Effect on Maria's self-esteem?______________________________

   ____

   ____

ACTIVITY 2: SELF-ESTEEM

1. Write down specific instances when you were being self-critical. How would you make your message or thoughts more positive?

2. (a) List as many things as you can remember that you accomplished this past week.
   (b) After each one, write down a praise or encouragement for yourself.

3. List specific ways you plan to improve on how to care for your body.

4. List the types of works, hobbies, activities that make you feel good about yourself and you plan to do more often.

LESSON 6

DON'T LET STRESS GET THE BETTER OF YOU

OBJECTIVES:

In this lesson, the participant will:

1. Know what stress is and how it affects us.
2. Identify sources of stress at home and at work.
3. Learn ways for coping with stress.

MATERIALS: Activity work sheets - 2
Leaflet: "Handling Stress"
Video: "Understanding Stresses" (10 minutes)
"Taking it in Stride" (23 minutes)

TIME:
Discussion: 30 minutes
Videotape: 30 minutes
Activity 1: 30 minutes
Discussion: 30 minutes
Activity 2: 30 minutes

WHAT IS STRESS?

Stress is anything in our lives that forces us to adjust or make changes in our lifestyle. Some stress can come from within ourselves, e.g., by feelings of failure and frustration, or by conflict when making a difficult choice or decision. Stress can also be the result of success and increased responsibility; it can come from things that happen not only to a person's life but to his/her family or friends. The environment in which we live can also contribute to stress, e.g., crowded cities or the lack of opportunities of a small towns.

No one can totally avoid stress. In fact, some stress is good and can inspire us to reach our potential. But stress can be harmful to our physical and mental health if it is too great or if it goes on for too long. What we need to do is look at the sources of stress in our lives, learn how to manage them, and strive towards a healthy co-existence with stress.

EFFECTS OF STRESS

The following are examples of both positive and negative effects of stress, with the effects depending on **how** the stress is managed.

Positive Effects of Stress

- greater strength
- better communication
- better problem solving
- higher energy
- more enthusiasm
- greater productivity

Potential Long-term Effects

- security
- confidence
- success
- joy

Negative Effects of Stress

- accident-prone
- withdrawal
- feelings of helplessness
- fatigue
- lack of interest
- diminished productivity

Potential Long-term Effects

- heart disease/ulcers
- headaches/colds
- high blood pressure
- depression

Source: *Success Over Stress,* Health Education Center of the Park Nicollet Medical Foundation, Minneapolis, Mn., 1992, p.6.

WHAT ARE THE SOURCES OF STRESS IN YOUR LIFE?

The first step in learning about managing stress is identifying its sources of stress are common to everyone, regardless of job or family situation.

The chart called the Social Readjustment Rating Scale was developed by two scientists who studied stress. The chart lists 43 events that require a person to adjust or make lifestyle changes. After testing hundreds of people, the scientists gave each event a rating from 11 (low) to 100 (high) as to how much change each event required.* This chart gives an idea of the level of stress you are under at any given time, and how the stresses in your life change over time.

DISCUSSION:

1. Give examples of sources of stress that can commonly occur in our lifetime.
2. Think of something you have done or accomplished that you were extremely proud of. What stress were you under at the time? Would you consider it positive stress or negative stress? Why?

DO ACTIVITY 1.

---

* referred to as Life Changes Units (LCU's). The higher the LCU, the greater the change or adjustment needed and the greater the level of stress.

HOW CAN YOU DEAL WITH STRESS?

Each of us at one time or another experience big changes in our life. Fortunately, most of us are able to handle these changes without becoming physically or mentally ill. As we discussed earlier, what really matters is how we are able to manage stress. Here are some suggestions for sensible ways to deal with stress:

(Note to instructor: Discuss back page of "Handling Stress" leaflet: Helping Yourself.)

DO ACTIVITY 2.

WHERE TO GET HELP:

If you feel that stress is getting you down, you need not suffer alone. There are several inexpensive sources of professional help, self-help groups or free telephone hotlines in San Francisco. Here are several sources that are usually dependable:

- family doctor - describe your problem and get advice on where to go for help.
- member of the clergy who may be able to provide help or tell you where to go for help.
- guidance counselor or social worker at local adult health center, public school, or community college.
- San Francisco 24-hour emergency telephone hotlines to help you through a crisis and also give referrals. Look in the front of the phone book where the emergency numbers are located or look under specific headings concerning alcoholism, rape, suicide, drugs, etc.

▸ Crisis-Suicide Intervention	(415) 221-1423
▸ Mental Health Information and Referral	(415) 387-5100
▸ San Francisco Health Department	(415) 554-2500

- mutual help groups who do not offer professional help, but they can provide continuing support to people with certain problems (e.g., Alcoholics Anonymous, Shelter for Battered Women, etc.).

DISCUSSION ANSWERS:

1. Examples of sources of stress:
    - Loss or change of jobs
    - Moving
    - Marriage
    - Divorce
    - Illness
2. These changes are most likely positive stresses rather than negative because they challenge us to achieve accomplishments such as success, pride, or joy.

ACTIVITY 1: SOCIAL READJUSTMENT RATING SCALE

(Note to instructor: At this point you may choose to break up the class into smaller groups of four people for greater participation.)

Directions: Using the social Readjustment Rating Scale, check-off all the things that have happened to you in the last six months. (If an event that you experienced is not on the list, find one that you consider is similar in terms of the amount of change it requires and use the same LCU's*.) Remember, the higher your score, the greater your level of stress.

	LIFE EVENT	LCU's
1.	Death of spouse	100
2.	Divorce	73
3.	Marital separation	65
4.	Jail term	63
5.	Death of close family member	63
6.	Personal injury or illness	53
7.	Marriage	50
8.	Fired at work	47
9.	Marital reconciliation	45
10.	Retirement	45
11.	Change in health of family member	44
12.	Pregnancy	40
13.	Sex difficulties	39
14.	Gain of new household member (a birth, adoption, person moving in)	39
15.	Business readjustment (e.g., merger, reorganization, bankruptcy)	39
16.	Change in financial state (a lot worse off or a lot better off than usual)	38
17.	Death of a close friend	37
18.	Change to a different line of work	36
19.	Change in number of arguments with spouse (either a lot more or a lot less than usual regarding child rearing, personal habits)	35
20.	Taking out a mortgage or loan for a major purchase (e.g., purchasing a home or business)	31
21.	Foreclosure of mortgage or loan	30
22.	Change in responsibilities at work (promotion, demotion, or lateral transfer)	29
23.	Child leaving home (e.g., marriage, attending college)	29
24.	Trouble with in-laws	29
25.	Outstanding personal achievement	28
26.	Spouse begins or stops work	26
27.	Begin or end school	26
28.	Change in living conditions (e.g., building a new house, remodeling, deterioration of home or neighborhood)	25
29.	Revision of personal habits (dress, manners, associations, etc.)	24
30.	Trouble with boss	23
31.	Change in work hours or conditions	20
32.	Change in residence	20
33.	Change in schools	20
34.	Change in recreation	19
35.	Change in church activities	19
36.	Change in social activities (e.g., clubs, dancing, movies, visiting)	18
37.	Taking out a mortgage or loan for a lesser purchase (e.g., purchasing a car, TV, freezer)	17
38.	Change in sleeping habits (a lot more or a lot less sleep, or change in part of day when asleep)	16
39.	Change in number of family get-togethers	15
40.	Change in eating habits (a lot more or a lot less food intake, or very different meal hours or surroundings)	15
41.	Vacation	13
42.	Christmas	12
43.	Minor violations of the law (e.g., traffic ticket, jaywalking, disturbing the peace)	11

---

*referred to as Life Changes Units (LCU's). The higher the LCU, the greater the change or

REFERENCE: T. H. Holmes and R. H. Rahe, The Social Readjustment Rating Scale. *Journal of Psychosomatic Research* 11, 1967, p. 216.

ACTIVITY 2: STRESS SITUATIONS

Directions: Think back to the last time you found yourself in a stressful situation. List the following on this page: (1) things that happened under "EVENT", (2) how you felt about it under "REACTION/FEELING", (3) what you did about it under "HOW HANDLED", (4) and a more sensible, non-stressful way to handle it under "PLAN FOR COPING."

EVENTS	REACTION/FEELING	HOW HANDLED	PLAN FOR COPING
Example: teenage daughter moves out to live with boyfriend	Angry. Felt betrayed, frustrated.	Refused to talk to daughter. Argued with husband.	Talk it over with daughter and husband. Learn to accept the situation.

U.S. DEPARTMENT
OF HEALTH AND
HUMAN SERVICES
Public Health Service
Alcohol, Drug Abuse,
and Mental Health
Administration

National Institute of Mental Health
Office of Scientific Information

Plain Talk Series

Plain Talk About...
Handling Stress

You *need* stress in your life! Does that surprise you? Perhaps so, but it is quite true. Without stress, life would be dull and unexciting. Stress adds flavor, challenge, and opportunity to life. Too much stress, however, can seriously affect your physical and mental well-being. A major challenge in this stress-filled world of today is to make the stress in your life work *for* you instead of against you.

Stress is with us all the time. It comes from mental or emotional activity and physical activity. It is unique and personal to each of us. So personal, in fact, that what may be relaxing to one person may be stressful to another. For example, if you are an executive who likes to keep busy all the time, "taking it easy" at the beach on a beautiful day may feel extremely frustrating, nonproductive, and upsetting. You may be emotionally distressed from "doing nothing." Too much emotional stress can cause physical illness such as high blood pressure, ulcers, or even heart disease; physical stress from work or exercise is not likely to cause such ailments. The truth is that physical exercise can help you to relax and to handle your mental or emotional stress.

Hans Selye, M.D., a recognized expert in the field, has defined stress as a "non-specific response of the body to a demand." The important issue is learning how our bodies respond to these demands. When stress becomes prolonged or particularly frustrating, it can become harmful—causing *distress* or "bad stress." Recognizing the early signs of distress and then doing something about them can make an important difference in the quality of your life, and may actually influence your survival.

Reacting to Stress

To use stress in a positive way and prevent it from becoming distress, you should become aware of your own reactions to stressful events. The body responds to stress by going through three stages: (1) alarm, (2) resistance, and (3) exhaustion.

Let's take the example of a typical commuter in rush-hour traffic. If a car suddenly pulls out in front of him, his initial alarm reaction may include fear of an accident, anger at the driver who committed the action, and general frustration. His body may respond in the alarm stage by releasing hormones into the bloodstream which cause his face to flush, perspiration to form, his stomach to have a sinking feeling, and his arms and legs to tighten. The next stage is resistance, in which the body repairs damage caused by the stress. If the stress of driving continues with repeated close calls or traffic jams, however, his body will not have time to make repairs. He may become so conditioned to expect potential problems when he drives that he tightens up at the beginning of each commuting day. Eventually, he may even develop a physical problem that is related to stress, such as migraine headaches, high blood pressure, backaches, or insomnia. While it is impossible to live completely free of stress and distress, it is possible to prevent some distress as well as to minimize its impact when it can't be avoided.

BEST COPY AVAILABLE

Helping Yourself

When stress does occur, it is important to recognize and deal with it. Here are some suggestions for ways to handle stress. As you begin to understand more about how stress affects you as an individual, you will come up with your own ideas of helping to ease the tensions.

- **Try physical activity.** When you are nervous, angry, or upset, release the pressure through exercise or physical activity. Running, walking, playing tennis, or working in your garden are just some of the activities you might try. Physical exercise will relieve that "up tight" feeling, relax you, and turn the frowns into smiles. Remember, your body and your mind work together.

- **Share your stress.** It helps to talk to someone about your concerns and worries. Perhaps a friend, family member, teacher, or counselor can help you see your problem in a different light. If you feel your problem is serious, you might seek professional help from a psychologist, psychiatrist, social worker, or mental health counselor. Knowing when to ask for help may avoid more serious problems later.

- **Know your limits.** If a problem is beyond your control and cannot be changed at the moment, don't fight the situation. Learn to accept what is—for now—until such time when you can change it.

- **Take care of yourself.** You are special. Get enough rest and eat well. If you are irritable and tense from lack of sleep or if you are not eating correctly, you will have less ability to deal with stressful situations. If stress repeatedly keeps you from sleeping, you should ask your doctor for help.

- **Make time for fun.** Schedule time for both work and recreation. Play can be just as important to your well-being as work; you need a break from your daily routine to just relax and have fun.

- **Be a participant.** One way to keep from getting bored, sad, and lonely is to go where it's all happening. Sitting alone can make you feel frustrated. Instead of feeling sorry for yourself, get involved and become a participant. Offer your services in neighborhood or volunteer organizations. Help yourself by helping other people. Get involved in the world and the people around you, and you'll find they will be attracted to you. You will be on your way to making new friends and enjoying new activities.

- **Check off your tasks.** Trying to take care of everything at once can seem overwhelming, and, as a result, you may not accomplish anything. Instead, make a list of what tasks you have to do, then do one at a time, checking them off as they're completed. Give priority to the most important ones and do those first.

- **Must you always be right?** Do other people upset you—particularly when they don't do things your way? Try cooperation instead of confrontation; it's better than fighting and always being "right." A little give and take on both sides will reduce the strain and make you both feel more comfortable.

- **It's OK to cry.** A good cry can be a healthy way to bring relief to your anxiety, and it might even prevent a headache or other physical consequence. Take some deep breaths; they also release tension.

- **Create a quiet scene.** You can't always run away, but you can "dream the impossible dream." A quiet country scene painted mentally, or on canvas, can take you out of the turmoil of a stressful situation. Change the scene by reading a good book or playing beautiful music to create a sense of peace and tranquility.

- **Avoid self-medication.** Although you can use prescription or over-the-counter medications to relieve stress temporarily, they do not remove the conditions that caused the stress in the first place. Medications, in fact, may be habit-forming and also may reduce your efficiency, thus creating more stress than they take away. They should be taken only on the advice of your doctor.

The Art of Relaxation

The best strategy for avoiding stress is to learn how to relax. Unfortunately, many people try to relax at the same pace that they lead the rest of their lives. For a while, tune out your worries about time, productivity, and "doing right." You will find satisfaction in just *being*, without striving. Find activities that give you pleasure and that are good for your mental and physical well-being. Forget about always winning. Focus on relaxation, enjoyment, and health. If the stress in your life seems insurmountable, you may find it beneficial to see a mental health counselor. *Be good to yourself.*

Written by Lous E. Kopolow, M.D.

DHHS Publication No. (ADM) 91-502
Printed 1977 Revised 1983
Reprinted 1985, 1987, 1991

YOU MAY REPRODUCE THIS DOCUMENT FREELY, IN ANY QUANTITY YOU WISH.

LESSON 7

BEING HEALTH WISE: HOW TO STAY WELL

OBJECTIVES:

In this lesson, the participant will:

1. Learn habits/lifestyles that promote health.
2. Learn and practice planning healthy meals.
3. Learn how to start a regular exercise program.
4. Find how to quit smoking.

MATERIALS:

Activity work sheets (3)
Food Guide Pyramid
Sneak Health into Your Snacks
Who'll Help You Put It Out?
Food cut-outs and flannel board
Video tape: "The Food Guide Pyramid" (16 minutes)

TIME:

Activity 1:	20 minutes	Activity 2:	30 minutes
Video tape:	15 minutes	Discussion 2:	30 minutes
Discussion:	25 minutes	Activity 3:	30 minutes

ACTIVITY 1. Before starting the discussion, have class do the "Health Care Check."

I. WHAT ARE SOME THINGS WE CAN DO TO STAY HEALTHY?

- Eat the right kinds of foods.
- Exercise three to five times a week.
- Stop smoking.
- Limit alcoholic drinks to no more than two drinks per day.
- Pregnant women should avoid alcoholic beverages.
- Get enough rest and eight to ten hours of sleep per day.
- Reduce stress and seek support when necessary.
- Maintain a healthy weight.
- Get regular health check-ups every two years, or more frequently if we have health problems.

The first three topics will be discussed in this lesson, and stress reduction in another.

II. HOW TO PLAN HEALTHY MEALS.

We all need more than forty nutrients for good health. (Nutrients are substances our body needs and which are found in food.) These nutrients should come from a variety of foods, NOT from a highly enriched foods, and not from vitamin or mineral supplements. While no single food can supply all the nutrients our bodies need, eating a variety of food will.

To guide us in our daily food choices, The Food Guide Pyramid puts foods into five major groups plus one group to be used only in small amounts. Each of these food groups provide some, but not all, of the nutrients we need. Foods in one group cannot replace those in another. The Food Guide Pyramid also gives a range of servings for each major food group. The right number of servings for each one of us will depend on one's age, sex, size and how active we are. However, everyone should have at least the lowest number of servings each day.

A. Discuss the food groups, the number of servings suggested each day, and what makes up a serving.

B. In planning meals, we should try to include the following in each meal: (This presumes we eat three meals a day. If only two meals, increase the number of servings.)

FOOD GROUP	SERVINGS
Breads, cereal, grains or pasta	2-3
Fruits	1
Vegetables	1-2
Meat, poultry, fish, dried beans	1
Milk, cheese, yogurt	1

C. Sneak Health into Your Snacks.

All of us regardless of age need to snack nutritiously. Small children have small stomachs and can only eat small amounts at each meal. However, they need plenty of minerals, protein and calories to grow. Snacks, especially mid- morning and mid afternoon. Giving children healthy snacks early in life can encourage lifelong habits of good eating. (Discuss leaflet, "Sneak Health into Your Snacks.")

DO ACTIVITY 1.

If time is limited, have a participant plan a balanced meal using the food cut-outs and flannel board.

III. HOW TO START AN EXERCISE PROGRAM.

A. Everybody should do exercise. It is an important prescription for health. There is unquestioned evidence that regular exercise plays a major role in maintaining good health - physically, mentally and emotionally.

B. Let us look at how we benefit from exercise. Exercise:

1. Maintains the strength and muscle tone, including the heart.
2. Improves circulation of the blood.
3. Stimulates the circulation of the blood.
4. Helps in digestion and elimination.
5. Helps control weight.
6. Improves breathing.
7. Improves mental outlook, relaxes and helps us to sleep better.
8. Benefits people with osteoporosis, diabetes, heart disease, hypertension, etc.

IV. BEFORE WE START.

A. If we have health problems, smoke or are over age 40, we should check with our doctor before starting a program of exercise.

B. In planning your exercise program, keep several things in mind:

- health and physical abilities,
- enjoyment in the kind of exercise we choose,
- a schedule of exercise with 20-30 minute sessions every day (including weekends.)
- a kind of exercise we can do all year around,
- the equipment/facilities we must have.

V. GETTING STARTED:

A. If we are beginning an exercise program after a long time of inactivity or for the first time in our life, we should start out with short but frequent sessions.

1. We should start with a warm-up for five to ten minutes before each session. Limbering up before the exercise will help prevent muscle injury during exercise.

2. The first day of our workout should be for only ten minutes; we should then increase to 15 minutes the next day, then 20 minutes until we reach 30 minutes every other day (three to five times a week). We need time to make a regular schedule for exercise in our day.

3. If we cool down for five to ten minutes after our session by using low, stretching movements, we will be less stiff afterwards.

B. Suggested forms of exercise for beginners:

- brisk walking,
- bicycling,
- low-impact aerobics,
- swimming,
- stair climbing,
- gardening, raking the yard..

C. If we have started but failed to continue our exercise programs in the past, here are some tips to keep us going:

- Do exercise we enjoy;
- Set goals we can meet and gradually work toward them;
- Chart our progress;
- Exercise with our family or friends.

VI. IT'S NEVER TOO LATE TO STOP SMOKING.

A. Why should we stop smoking?

1. To reduce risk of cancer and lung disease, both of which are ten times more common in smokers.

2. To have a healthier heart. Smokers are twice as likely to develop heart disease.

3. To improve blood circulation.

4. To improve the health of the non-smoking family members, especially children.

B. How to stop smoking.

No single method works for everyone. Each person must try to find out what works best. Nine in ten people who quit say they did it without professional help, and most of them quit "cold turkey." However, others succeed only after trying many times. In the end, smokers quit only when they decide they are ready and are convinced they need to do it for themselves. We can try to quit by ourselves or take part in group programs.

C. To quit smoking without help, try the following helpful tips:

1. Setting a quit date - this allows us to notify family and co-workers so we count on their help.

2. Changing our usual smoking pattern - for example, switching to brands lower in tar and nicotine or cutting down on the number of cigarettes smoked daily.

3. The day before the quit date, we should clean out the telltale evidence our smoking leaves (ashtrays, matches, etc.), including in our house, car and office.

4. We should quit on the quit date we have chosen.

5. We can expect nicotine withdrawal as early as 25 minutes after the last cigarette. The symptoms may be a mild or migraine headache, sleeplessness, irritability, impatience, or confusion. These symptoms may last for three days to three weeks or even longer. There is no trick to relieving the sharp cravings in the beginning, but the following may help:

   - Staying away from other smokers.
   - Drinking plenty of water.
   - Taking a shower.
   - Exercising (run, walk, play tennis, etc.).
   - Sucking on hard candy.
   - Keeping our hands and mouth busy.

D. Group programs to help us quit.

The success rate of people quitting who use a group program is 20-30%. Refer to programs available in San Francisco. (Leaflet, "Who'll Help You Put it Out".)

E. When is the hardest part over?

The most difficult part of quitting will be over in three months or less. One-fourth of those who quit are successful in quitting for good. The cravings become milder over time, but they will still linger.

ACTIVITY 1: HEALTH WISE CHECK.

Directions: Under each category, check off the most appropriate description that applies to you. Be sure to check of only one for each group. Total the number of check marks you have made and write in that number in the space marked TOTAL at the bottom.

A: ___ 1. Eat the same kinds of foods almost every day.
___ 2. Eat a variety of foods whenever possible.
___ 3. Eat a variety of foods daily, including fruits, vegetables, milk, bread, and meats/fish/poultry.

B: ___ 1. Never do any exercise.
___ 2. Exercise whenever I am in the mood and have the time.
___ 3. Exercise for 20 -30 minutes three or more times a week.

C: ___ 1. Smoke a pack or more a day.
___ 2. Smoke some of the time.
___ 3. Never smoke.

D: ___ 1. Drink alcohol most of the time.
___ 2. Have one or two drinks of alcohol occasionally.
___ 3. Never drink alcohol.

E: ___ 1. Sleep about four to five hours per day.
___ 2. Sleep about six to seven hours per day.
___ 3. Sleep at least eight hour per day.

F: ___ 1. Get too stressed over things most of the time.
___ 2. Get stressed over things sometimes.
___ 3. Get stressed sometimes but get help when needed.

G: ___ 1. I am over-weight or under-weight by 20 pounds or more.
___ 2. I am over-weight or under-weight by 10-15 pounds or more.
___ 3. I am at my healthy weight.

H: ___ 1. I see a doctor only when I am sick.
___ 2. I get health check-ups sometimes.
___ 3. I get regular health check-ups at least every two years.

TOTAL ___ (the number of checks you made in the blanks)

If your score is:

- 20-24, you are definitely looking after your health. Keep up the good work! It's a wise investment and will definitely pay off;
- 16-19, you have a fairly good start toward good health. Just apply a few more things you will learn from this lesson, and you are on your way to good health.
- 8-15, you have some work to do in terms of health. Try to learn from this lesson and find ways to apply them to yourself.

BEING HEALTH WISE: ACTIVITY 2

1. List the foods and the amounts you ate yesterday. Then, group them into the Food Pyramid food groups. Total the numbers of servings and compare them to the suggested number of servings.

2. Plan the meals for your family: breakfast, lunch, dinner, and snacks for the children. Be sure to follow the suggestions given in this lesson. Also, make sure you write down the amounts of each food in the meal.

3. Total the number of servings for each food group for the meals planned. Compare with the suggested daily servings. Make improvements where necessary.

BEING HEALTH WISE: ACTIVITY 3

1. Identify the usual things (or excuses) that have prevented you from exercising regularly. Develop ways you can get beyond them.

2. Plan an exercise program that you enjoy and can live with. Be sure to take into account the factors we have discussed in planning exercise programs. Set a starting date and a schedule of your exercise sessions. Then, just go and do it!

SNEAK HEALTH INTO YOUR SNACKS

INSTEAD OF	TRY:
CRUNCHIES:	
Potatoes chips, Regular or light popcorn, with butter or oil	Pretzels, unsalted Popcorn, air-popped or microwave, light
Chex mix/Doodads, commercial	Home-mixed Chex cereals and pretzels, no fat added
Doritos tortilla chips	Baked tortilla wedges
Crackers: cheese with peanut butter, Triscuits, Ritz Bits, Wheat Thins	Ry-Krisp, Wasa Crispbread, Premium Fat-Free Crackers, bread sticks
SWEETS:	
Snickers or Kit-Kat candy bars, Oreo and Chips Ahoy cookies	Vanilla wafers, ginger snaps, graham crackers, animal crackers, fig or apple bars
Fun Fruit, Fruit Roll-Ups, and Wrinkles	Fresh fruit, dried fruit (raisins, apricots, etc.)
Pop Tarts	English muffin with cottage cheese and jelly or cinnamon, whole wheat bagel with jelly.
FROZEN SNACKS:	
Regular or rich ice cream, tofu-based frozen dessert	Ice milk, frozen yogurt, sherbet or sorbet, Simple Pleasures, Fudgesicles, Light Eskimo Pie
SMOOTHIES AND DIPS:	
Yogurt, whole milk with fruit	Yogurt, low fat with fruit yogurt, non-fat with NutraSweet, plain or non-fat yogurt with fresh fruit
Dip, regular commercial	Dips made from plain, low-fat or non-fat yogurt, or cottage cheese
MINI-MEALS:	
Pepperoni pizza, regular or French bread	English muffin pizza, cheese
Sandwich, filled with lunch meat or sausage, and regular cheese and regular mayonnaise	Sandwich filled with sliced roast turkey, low-fat cheese, mustard, lettuce and tomato
Chicken nuggets, or fried chicken wings	Baked chicken without skin, baked potato with plain yogurt topping
Cheeseburger on bun	Baked potato topped with chili

SOURCE: American Institute for Cancer Research, Washington, D.C., 1990

WHO'LL HELP YOU PUT IT OUT

Below is a list of some nationwide quit-smoking programs that offer classes in the Bay Area. Smokenders hasn't allowed independent investigators to study it, so the group's success rate is unknown. Most programs succeed for about one in three smokers.

American Cancer Society Freshstart Program

▶ Average cost: $25.

▶ Class meetings: Twice-weekly two-hour sessions over four weeks.

▶ Methods: Instructors review risks, have people examine why they smoke, then discuss ways of "unlearning" the habit by changing routines and activities. Quit day is third or fourth session.

▶ Success rate: 27 percent.

▶ Contact: (800) ACS-2345, or call local chapter. In San Francisco, phone (415) 394-7100.

American Lung Association Freedom From Smoking

▶ Average cost: $100.

▶ Class meetings: Eight one-to-two-hour sessions over seven weeks.

▶ Method: Similar to the American Cancer Society program, except that participants keep smoking diaries, and there's emphasis on the buddy system. A panel of ex-smokers advises people on quit day. Weight-control counseling available.

▶ Success rate: 28 percent.

▶ Contact: Call local chapter. In San Francisco, phone (415) 543-4411.

Seventh-Day Adventists Breathe-Free Plan

▶ Average cost: $30.

▶ Class meetings: Eight one-to-two-hour sessions over four weeks.

▶ Methods: First two sessions are free; by third session, smokers must decide to quit and begin clean living: no tea, coffee or alcohol; plenty of exercise, a balanced diet, etc. Instructors show film of a diseased lung, among other materials, to reinforce decision to quit.

▶ Success rate: 21 to 27 percent.

▶ Contact: (800) 253-3000. In San Francisco, phone (415) 921-9016

Smokenders

▶ Average cost: $325.

▶ Class meetings: Weekly two-hour sessions over six weeks; follow-up if needed. (Programs are scheduled to start in Bay Area Oct. 5).

▶ Methods: Smokenders graduates teach classes, showing people how to gradually withdraw by cutting down on nicotine; participants then work on breaking smoking triggers, such as morning coffee, stress at work, etc. Quit day follows fourth session.

▶ Success rate: Not available.

▶ Contact: (800) 828-HELP.

◆

▶ The San Francisco Department of Public Health's Smokers' Quit Line offers a free self-help work book and a directory of prevention and cessation services in San Francisco. Call (415) 554-9999.

SOURCE: Health Magazine/Examiner Staff

NOTE: Quit Smoking classes are also offered at some
Health Centers in San Francisco.

BEST COPY AVAILABLE

LESSON 8

AVAILABLE HEALTH RESOURCES
Where To Go When We Get Sick

OBJECTIVES:

In this lesson, the participant will:

1. Find where and how to access the three major health care programs serving the homeless and low-income populations in San Francisco.
2. Learn what our rights are as patients.

MATERIALS: Activity work sheets (2)
Leaflet: "Health Care Services in San Francisco"
Video tape: "Obtaining Health Care"

TIME:

Video:	15 minutes	Discussion 2:	30 minutes
Discussion 1:	30 minutes	Activity 2:	30 minutes
Activity 1:	30 minutes		

SHOW VIDEO TAPE: "Obtaining Health Care"

I. WHAT HEALTH CARE PROGRAMS ARE AVAILABLE?

There are three major health care programs serving the homeless and low-income people in San Francisco. It is better if we call the agencies first to check on hours, services, and if we need a referral.

A. Health Care for the Homeless (HCH) Program.

This program is administered by the San Francisco Department of Health. The clinics under the program are more informal and less bureaucratic. They provide many of the services that a hospital has with much less waiting time, and often, none at all. The clinics have convenient locations and some offer their services in shelters on specific days.

1. What services does Health Care for the Homeless provide?
   Medical:
   - urgent care,
   - outpatient primary care/general medical,
   - special clinics (AIDS/ARC, women's health, substance abuse, Spanish-speaking, etc.),
   - child clinic,
   - WIC,
   - pre-natal care.

   Inpatient care, major surgery, X-rays, VD or dental care must be done elsewhere, usually S.F. General.

Prenatal: for pregnant women.

Mental Health: crisis counseling, group therapy, intensive individual psychological counseling, all on an outpatient basis.

Social work/services: social workers and interns help in area of benefits, finances, housing family work, psychological support, and counseling, etc.

Nutrition services: counseling for hypertension, diabetes, high cholesterol, weight loss, etc.

Dental services: in most centers for both exams and treatments.

Health education

Peer support group: Monday through Friday, 3 p.m., at Tom Waddell Clinic, led by Greg Shotwell, homeless people provide each other support in dealing with the system, programs, etc.

2. Who is eligible for their services?
HCH serves San Francisco residents who are homeless or at risk of becoming homeless.

- Services are free.
- Individuals who have funds available may be asked to make a contribution.
- No proof of income or living situation is required.
- No payment is asked at time of treatment.

3. How do we use the program?

- Go to the Tom Waddell Clinic for the most efficient way to get treatment (see leaflet for address), anytime from 8:15 a.m. - 7:40 p.m., weekdays, and 9:00 a.m. - 4:00 p.m. on weekends. No ID or any other records are needed.

- We may also go to any of the other health centers in the city or the clinics held at the shelters.

4. How long is the wait for services?

There is a shorter wait for services than at S.F General. It is recommended to those whose problems are not urgent to get an appointment or a clinic referral instead of using the Urgent Care Unit.

5. Where are the health centers and clinics located?

Refer to the leaflet, "Health Care Services in S.F."

B. Medically Indigent Adult (MIA) Program.

MIA is funded by the county and provides full medical care for people who cannot pay for regular health services, but who do not qualify for Medi-Cal benefits.

1. What services does MIA provide?
   San Francisco General Hospital:
   - primary care (outpatient and inpatient),
   - general medicine,
   - emergency room services,
   - surgery,
   - eye exam/surgery,
   - obstetrics/gynecology,
   - immunizations,
   - pediatrics.

   Also, specialty clinics, substance abuse treatment and limited mental health resources.

   Health centers: (see leaflet for locations.)

2. Who is eligible for their services?
   Any S.F. resident between the ages of 21 and 64 who is not on Medic-Cal, and who meets the income guidelines as follows:

Monthly Income (above Govt. Assistance)	Fees
$ -0-	None.
$ 1 - 1500	$20/month covers all services except $25 for each emergency room visit.
Over $1500	Not eligible for MIA services.

3. How do we use the program?

   - Usual method is to call or stop by the Patient Referral desk at S.F. General (206-5166). We need to tell them as much information as possible about the problem, and they will make a referral to a department or clinic.

   - In an emergency, go directly to the emergency room at S.F. General.

   - We do not need to bring an I.D. or proof of income to get help, but if we have an I.D., bring it.

4. How long is the wait for services?

   - For outpatient primary care at San Francisco General and at some clinics, about two weeks to two months.

   - For other services, varies from clinic to clinic.

5. Where are MIA program services located?

   Refer to leaflet "Health Care Services in S.F."

C. Medi-Cal Program.

Medi-Cal is the medical assistance program in California for persons who receive AFDC (Aid to Families with Dependent Children) or SSI (Supplemental Security Income), and other eligible indigent individuals.

1. What services does Medi-Cal cover?

   Medi-Cal pays entirely or partially for the following:
   - office visits to doctors and dentists,
   - hospital and nursing home care,
   - x-ray services,
   - mental health services,
   - prescriptions,
   - medical supplies.

2. Who is eligible?

   - individuals on AFDC or SSI,
   - SSDI (Social Security Disability Insurance) recipients who file a separate application,
   - possibly individuals who are 65 or older, or under 21, blind, disabled, pregnant, a refugee, or those receiving care in a skilled nursing home, and who have a limited income.

   For those persons not receiving AFDC and SSI, applications may be picked up at the San Francisco Department of Social Service at 150 Otis Street. The phone number is 863-9892.

ACTIVITY 1.

II. WHAT ARE OUR RIGHTS AS PATIENTS?

There are a number of important rights to which we are entitled from our doctor and other health care providers. Let us be aware of them and be ready to exercise them in order to get the quality of medical care we deserve. We will now discuss these rights and the effects they can have on our medical care:

A. The right to considerate and respectful care. Our sex, race, religion or socio-economic status should not affect the manner in which we are treated.

B. The right to get from our doctor, clearly stated, understandable, complete and current information about a disease, illness or treatment.

   1. Let us not be afraid to ask the doctor or nurse to explain more clearly if we do not understand.

   2. We have the right to know the name of the doctor primarily responsible for our care. This is especially important if we are hospitalized where we are being cared for by residents or interns who are usually around for only a few months.

C. The right to receive from our doctor the necessary information for us to give informed consent before the start of surgery or treatment. We need to know the name of the person responsible for the treatment or surgery. We must ask questions about anything we do not understand or have doubts about.

D. The right to refuse treatment to the extent permitted by law, and to be informed of the medical outcome of this.

E. The right to privacy concerning our medical care. This means that discussion and information about our medical care are strictly confidential, and can be shared only with persons directly involved with our care.

F. The right to expect that all communications and records about our care are treated as confidential. The one exception is that communicable diseases must be reported.

G. The right to expect a hospital, as far as it is capable, to make a reasonable response to the request for services by a patient.

H. The right to obtain information as to any relationship the hospital or the doctor may have to other health care or educational institutions in a way that may affect our care.

I. The right to be advised if the hospital plans to do human experimentation affecting our care or treatment. The patient has the right to refuse to participate in any such research projects.

J. The right to expect reasonable continuity of care. We must expect the doctor or nurse to inform us about our health care needs after discharge.

K. The right to expect and review an explanation of our bill, regardless of who pays it. This means an itemized list of charges from the hospital and the doctor must be given to us even if we are not paying the bill ourselves.

L. The right to know what hospital rules and regulations apply to us as a patient.

Above all, let us be an active participant in our own health care. The choice is ours.

ACTIVITY 2.

ANSWERS TO ACTIVITY 1 AND ACTIVITY 2:

ACTIVITY 1:

1. Since the family receives AFDC, they are automatically eligible for Medi-Cal benefits. She should bring her girls to a doctor or a clinic that will take Medi-Cal payments.

2. Angelina should go to a health center that offers prenatal care and the WIC program.

3. Maria should be taken to S.F. General Hospital. She would qualify for the Medically Indigent Program.

4. Sally can go to a health center that offers nutrition counseling.

ACTIVITY 2:

1. Right B#1 has been violated. Dr. Lee does not even try to explain to Lucia what is wrong with her.

2. Right F has been violated. Nurse Nadia should not be sharing with Nurse Jackie what she read on Rod's medical record. Any information in the medical record is strictly confidential and should not be discussed with others not directly involved in Rod's care.

3. Right H has been violated. Dr. Monroe did not inform Eva that the nursing home he recommended so highly was partly owned by him.

AVAILABLE HEALTH RESOURCES: ACTIVITY 1

Directions: The following are some of the health care services discussed earlier. Read the following cases of people with health problems. Choosing from the list below, write the name of the health service the person should go (or call) for help. There may be more than one appropriate answer for some.

- San Francisco General Hospital
- Health Center that offers nutrition counseling
- Medi-Cal Program
- Health Center that offers prenatal care and WIC Program
- Medically Indigent Adult (MIA) Program

1. Eva is a single mother trying to raise two girls, ages one and three on her income as a flower vendor. She does not have health insurance for herself or her family. However, she would like her girls to have a check-up and their booster shots. The family receives AFDC benefits. For which health program is she eligible?

   Answer:____

2. Angelina and her husband have four children. Recently, both have been laid off from their temporary jobs. They are trying to make both ends meet on their limited savings and unemployment checks until they find work. Recently, Angelina finds out she is pregnant. She is worried because now they do not have health insurance to pay for her check-ups during pregnancy and for her delivery. What services are available to her?

   Answer:____

   ____

3. Late on Saturday night, Maria, age 35, is overcome with severe abdominal pain that has become increasingly worse in the last few hours. They do not have health insurance nor a regular doctor, and they have a very limited income (about $550 per month). Where should her husband get help?

   Answer:____

   ____

4. Sally is a diabetic who has been advised by a doctor at the health center to lose weight and exercise more. She cannot afford private counseling. Where can she go for help with her diet and exercise?

   Answer:____

   ____

AVAILABLE HEALTH RESOURCES: ACTIVITY 2

Directions: Participants will be asked to role play the following scenarios. After each event, indicate whether or not the patient's rights have been violated. Identify the right that was violated, if any.

Scene 1: Lucia is in Dr. Lee's office after her X-ray and test results are available.

Lucia: "Good morning, Dr. Lee. Did you get my test results back yet?"

Dr. Lee: "Yes. I did."

Lucia: "Is there anything wrong with me? What is causing my stomach pains?"

Dr. Lee: "The X-ray showed something, but you will be okay."

Lucia: "I would really like to know what is wrong with me."

Dr. Lee: "Just relax and trust me that you will be all right. I cannot explain in simple enough language for you to understand what exactly is wrong. Just take this medicine and I will see you in two weeks. (Dr. L. writes out a prescription and gives it to Lucia.)

Answer: ____________________

Scene 2: Nadia and Jackie, nurses at the hospital, are having lunch together in the cafeteria. Rod, a patient, is under the care of Nadia, but not Jackie.

Nurse Jackie: "How is your day going?"

Nurse Nadia: "Fairly well, except for by favorite 'bully,' Rod."

Nurse Jackie: "Well, what did he do this time?"

Nurse Nadia: 'His usual unreasonable demands. Maybe he thinks he is the only patient I have to care for. And guess what I read on his record?"

Nurse Jackie: "What?"

Nurse Nadia: "As soon as he was discharged last month after getting over that bad liver disorder, he was back on the street hitting the bottle--over a quart a day! No wonder he's miserable in here."

Answer: ____________________

____

____

____

Scene 3: Eva's mother needs a nursing home after discharge from the hospital. Eva talks to her mother's doctor, Dr. Monroe.

Eva: "Dr. Monroe, I am concerned about how my mom will like staying in a nursing home."

Dr. Monroe: "You need not worry about that. The Parkside Convalescent Home that I recommended will give her excellent care. She'll love it."

(Later, after Eva's mother has been discharged and is moved into the Parkside Convalescent Home, Eva discovers that Dr. Monroe is part-owner of the home.)

Answer: ____________________

____

____

____

HEALTH CARE SERVICES IN SAN FRANCISCO

(All phone numbers listed are in the 415 area code unless noted otherwise.)

Health and Medical Services

San Francisco General Hospital
1001 Potrero Avenue (near 23rd St.)
San Francisco, CA 94110

Patient Referral and Assistance (M-F, 9-4:30)	206-5166
General Information (24 hours, 7 days/week)	206-8000
Outpatient General Medical Clinic	206-8494
Refugee Clinic (M-F, 8-5)	206-5333

Health Care for the Homeless (HCH) Program

Primary location: Tom Waddell Clinic
50 Lech Walesa (formerly Ivy) at Grove
San Francisco, CA 94102

General number	554-2950
Appointments	554-2940
Clinical Social Work and Social Services	554-2951
Outreach	554-2978
Leave message	552-2595

In addition to the main location, Health Care for the Homeless provides medical, mental health and social services in a number of other locations around the city as part of its Outreach Program. Call for specific days and times of clinics:

Episcopal Sanctuary
201 8th Street
San Francisco, CA 94103 863-3893

Hamilton Family Shelter
1525 Waller Street
San Francisco, CA 94117 665-2354

Hospitality House
146 Leavenworth
San Franciso, CA 94102 776-2102

Larkin Street Youth Center
1040 Larkin
San Francisco, CA 94109 673-0911

Pierce Arrow Multi-Service Center and Shelter
1001 Polk (at Geary)
San Francisco, CA 94109 292-2182

More information about Health Care for the Homeless program can be obtained by contracting its administrative office at the Department of Public Health, 101 Grove Street, Room 123, telephone: 554-2673.

Medically Indigent Adult (MIA) Program

There are seven District Health Centers around the city. They should be available by phone between 8:00 a.m. and 5:00 p.m.

District Health Center #1
3850 17th Street (near Noe)
San Francisco, CA 94114 554-9750

District Health Center #2
1301 Pierce Street (at Ellis)
San Francisco, CA 94115 292-2120

District Health Center #3
1525 Silver Avenue (near San Bruno Avenue)
San Francisco, CA 94134 468-3664

District Health Center #4
1490 Mason (near Broadway)
San Francisco, CA 94133 705-8500

District Health Center #5
1351 24th Avenue
San Francisco, CA 94122 753-8100

Southeast Health Center
2401 Keith Street
San Francisco, CA 94124 822-2850

Potrero Hill Health Center (Caleb G. Clark)
1050 Wisconsin
San Francisco, CA 94107 648-3022

Other Health Care Services

Haight-Ashbury Free Clinic
558 Clayton (at Haight)
San Francisco, CA 94117 431-1716

North of Market Senior Center
333 Turk Street
San Francisco, CA 94102 885-2274

North East Medical Services
1520 Stockton (near Columbus)
San Francisco, CA 94133 391-9686

St. Anthony's Medical Clinic
105 Golden Gate (near Jones)
San Francisco, CA 94102 241-8320

Jones-Ross Community Health Center
(South of Market Health Center)
551 Minna (between 6th/7th and Mission/Howard)
San Francisco, CA 94103 255-9699

Lyon Martin Women's Health Center
1748 Market Street, Suite 201
San Francisco, CA 94102 565-7667

Mission-Neighborhood Health Center
240 Shotwell
San Francisco, CA 94110 552-3870

Native American Health Center
56 Julian (at Mission and 14th)
San Francisco, CA 94103 621-8051

Dental Services

Berkeley Free Clinic
2339 Durant Avenue (at Dana)
Berkeley, CA 94794 . . . . (510) 548-2570
(All dental work is free. Call for more information)

Native American Health Center
56 Julian (at Mission and 14th) Dental: . . 621-8056
San Francisco, CA 94103 Medical . . 621-8051
Medical services including dental care.
Services not limited to Native Americans. Sliding scale,
Medi-Cal, free services for homeless persons.

Northeast Medical Services
1520 Stockton (near Columbus)
San Francisco, CA 94133 391-9686

Potrero Hill Health Center (Caleb G. Clark)
1050 Wisconsin (near Connecticut)
San Francisco, CA 94107 206-8648

S. F. Dental Society
24 hour hot line. Referrals only. Can identify the least expensive dental
care available in a specific area of city. 421-1435

San Francisco General Hospital
Oral Surgery Clinic
1001 Potrero
San Francisco, CA 94110 206-8104

Southeast Health Center
District Health Center
2401 Keith (at Carroll and Armstrong)
San Francisco, CA 94124 822-2850
General dentistry, emergency care, extractions, fillings.
Accepts Medi-Cal and MIA eligible patients.

U.C.S.F. Dental Clinic 476-1891
707 Parnassus Avenue, First Floor
San Francisco, CA 94117
Emergencies 476-5814
Oral Surgery 476-1316
Fees are 1/2 to 1/3 less than other private dental clinics.
Medi-Cal accepted.

University of the Pacific Dental School
2155 Webster
San Francisco, CA 94115 929-6500
Private Insurance and Medi-Cal accepted.

Reference: Homeless Advocacy Project Resource Manual, 1992-1993, The Bar Association of San Francisco Volunteer Legal Services Program.

LESSON 9

COMMUNITY RESOURCES
Where To Get the Help We Need

OBJECTIVES:

In this lesson, the participant will:

1. Learn what community agencies offer free or low cost services to eligible residents.
2. Learn where to get assistance for a specific basic need or problem.
3. Learn the most efficient way to make use of these services.

MATERIALS: Activity work sheet
Leaflet: "Community Resources in S. F."
Reference: "Homeless Advocacy Project Resource Manual," 1992-1993

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Activity 1:	30 minutes	Activity 2:	30 minutes

I. WHAT COMMUNITY AGENCIES OFFER FREE OR LOW COST SERVICES TO ELIGIBLE RESIDENTS?

In San Francisco, there are a variety of services available to people in need. The community agencies listed in the leaflet "Community Resources in S. F." offer most of their services free of charge or at low cost to homeless and low-income residents. The agencies are listed according to the types of service(s) they provide. This list includes only agencies that offer assistance to meet BASIC NEEDS.

(Note to instructor: Discuss information given in the leaflet, "Community Resources in S. F.")

ACTIVITY 1.

II. WHAT IS THE MOST EFFICIENT WAY TO MAKE USE OF THESE SERVICES?

Here are some suggestions:

- Figure out what our need is.
- Talk to our social worker or counselor about our need, where we can get help, and whether we are eligible.
- If a referral is required for any of these services, let us be sure to get one from our social worker.
- Request our social worker to make an appointment for us if one is needed.
- Let us get the current location of the agency giving the service.
- If we need to see a specific individual, let us get his/her name.
- Let us find out what papers we need to bring (I.D.'s, birth certificate, income verification, etc.).
- Let us report back to our social worker if the referral was unsuccessful.

ACTIVITY 2.

Answers to Activity 1:

1. Bay Area Women's Resource Center or St. Anthony Foundation Distribution Center.
2. AFDC Homeless Assistance Program (or Immediate Need) or American Red Cross, Rental Assistance for AFDC recipients.
3. Emergency Food Box Program and Food Stamps Program.
4. Women, Infants and Children (WIC), Department of Public Health.

COMMUNITY RESOURCES: ACTIVITY 1

Directions: From the list given below, choose the agency (or agencies) where the persons described below may get help for their particular need. Write your answers in the blank lines.

- AFDC Homeless Assistance Program
- American Red Cross, Rental Assistance for AFDC Recipients
- Bay Area Women's Resource Center
- Emergency Food Box Program
- Food Stamps Program
- St. Anthony Foundation Distribution Center
- Women, Infants, and Children (WIC) Program

1. Elvira is a refugee who has been in San Francisco for a year. She has been jobless but has just finished a job training program. She applied for several jobs and was asked to come for interviews. All of her clothes are only simple T-shirts and blue jeans, and she does not have enough money to buy any suitable clothes. Where can she get the proper clothes for her job interviews?

   ____

   ____

2. Leticia is a single mother with two young children. They have depended on her paycheck and the payments from AFDC to make ends meet. However, she lost her job two months ago and cannot pay their monthly rent. She received an eviction warning from her landlord. Where can she get help?

   ____

   ____

3. Juan is a disabled, single male receiving General Assistance (GA). After he pays all his monthly bills, he finds he does not have much left for food. Where can he go for help?

   ____

   ____

4. Gloria and her husband are trying to support their three children, ages two through six, with his income as a laborer. Gloria is three months pregnant; she would like to get some medical help so she can have a healthy baby, and she also needs help to keep her growing children well-fed. Where can she get this kind of assistance?

   ____

   ____

COMMUNITY RESOURCES: ACTIVITY 2

INFORMATION SHARING

Share with the group any experience(s) you have had in using any of the services discussed in this lesson. Be sure to point out things that made it easier for you to get the help you needed.

COMMUNITY RESOURCES IN SAN FRANCISCO

The agencies listed offer free or low cost items and services to help meet basic needs, except for housing which will be covered in Lesson 9. It is recommended to get more information about hours, location, eligibility, and referral needs from your social service case worker.

A. CLOTHING

BAY AREA WOMEN'S RESOURCE RENTER
318 Leavenworth St., 94102 474-2400
* free clothing for women and children
* free interview clothes for job seekers

CHINESE NEWCOMERS SERVICE CENTER
777 Stockton, Room 104, 94108 421-0943
* many services for recent immigrants
* clothing distribution

HOSPITALITY HOUSE DROP-IN CENTER
146 Leavenworth St., 94102 776-2102
* free clothing for men and women

ST. ANTHONY FOUNDATION DISTRIBUTION CENTER
Office: 111 Golden Gate Ave., 94102 241-8300
Warehouse: 1597 Howard, 94103 (for men's clothing)
* free clothing for men and women. May select one change of clothes, and may return every 2 weeks.
* free clothing for families - one change of clothes for parents, and two changes of clothes for each child. Referral preferred or a Medi-Cal sticker.
* free clothing for the elderly, the handicapped, and persons with job interview or other emergency needs. Referral required.

ST. VINCENT DE PAUL THRIFT STORE
1745 Folsom, 94103 863-3315
* provides clothing
* food box supplies
* some bedding and furniture
* all require referral letters

SALVATION ARMY CENTER FOR SOCIAL SERVICES
445 Ninth Street, 94103 861-0755
* provides referrals to St. Vincent de Paul Thrift Shop to individuals with picture I.D.

B. EMERGENCY FUNDS

Some agencies in San Francisco provide grants or loans to low income people in different emergency situations. The agencies are listed according to the type of financial assistance they provide. Check with your social service case worker on eligibility requirements and other information.

1. HOUSING: MOVE-IN COSTS/ STAY-IN COSTS

AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)
170 Otis St., 94103 557-5723
Homeless Assistance Program (also Immediate Need)

* provides cash grants for temporary and permanent housing assistance to the homeless, AFDC recipents or AFDC eligible families.
* applications are made through your AFDC case worker.
* applicants who have received eviction notice are placed under "Immediate Need" processing.

AMERICAN RED CROSS
1550 Sutter St., 94109 776-1500
a. Social Services/Post Disaster Assistance Program 202-0657

* assists individuals or families who have been displaced by fire, earthquakes, etc.
* low-income individuals, seniors, and disabled adults are also served.

b. Homeless Prevention Fund Program 202-0644

* provides emergency funds to prevent eviction
* acts as a referral agency for the Season of Sharing program.

c. Rental Assistance for AFDC Recipients

* provides grants to help families on AFDC with stay-in costs.
* proof of income, San Francisco residency, and I.D. required.

CATHOLIC CHARITIES
Family Resource Center
095 Market St., Rm. 319, 94103 558-7088
Administers for San Francisco two rental guarantee programs not limited to the homeless:

a. Rental Assistance Program (RAP)

* helps to obtain a loan from the landlord to cover back rent.
* helps to work out an installment plan with the landlord, and co-signs the agreement.
* applicants are screened.

b. Rent Deposit Guarantee(RDG)

- helps to get a loan from the landlord to cover the security deposit.
- applicants are screened.

Emergency Services/Immigration Services Office
2940 16th Street, 94103 861-8306

- provides emergency services(like food boxes, emergency funds, and homeless prevention funds) for families with children, disabled persons, elderly persons, and newly arrived refugees.
- referral is required.

INDEPENDENT LIVING RESOURCE CENTER
70 10th Street, 94103 863-0581

- provides loans for move-in costs to low income people going into independent living situations.

ST. ANTHONY FOUNDATION
Counseling and Information Center
121 Golden Gate Ave., 94102 241-2681

- provides small loans in crises situations

SALVATION ARMY, Center for Social Services
445 9th Street, 94103 861-0755

- provides some assistance with food, P.G.& E bills, etc.
- provides referrals to Homeless Prevention Fund, Season of Sharing Fund and St. Vricent de Paul's Thrift Store.

SAN FRANCISCO NETWORK MINISTRIES
135 Golden Gate Ave., 94102 252-5627

- provides rental assistance in the form of loans.
- single women with children given preference.

SEASON OF SHARING FUND

- provides one-time grant for back rent or move-in costs.
- only available to families with minor children, disabled persons and seniors 60 or older.
- applications must be filled out at a Season of Sharing referral agency.

SSI SPECIAL CIRCUMSTANCES GRANT
Dept. of Social Service
170 Otis St., 94103 557-5246

- provides grants for moving or housing repair costs.
- available to persons on SSI or those receiving In-Home Support Services.

2. UTILITY ASSISTANCE

AID TO FAMILIES WITH DEPENDENT CHILDREN(AFDC)
Dept. of Social Services
170 Otis St., 94103 557-5723

- * provides cash grants to AFDC applicants who have more than one immediate need like food, clothing, utilities and other related emergencies.

ECONOMIC OPPORTUNITY COUNCIL(EOC)
Admin. Office: 70 10th St., 94103 863-2121

- * runs a number of programs to assist low income people which includes PG&E Bill Assistance and Weatherization programs (821-7981).

PACIFIC BELL
Universal lifeline Telephone Service 811-6222

- * offers discount rates on residential telephone service to low income households.

PACIFIC GAS & ELECTRIC (P G & E) 1-800-359-3434
Low-Income Rate Assistance (LIRA) Program

- * offers 15% discount or monthly gas and electric bills for low-income households who qualify.

SALVATION ARMY, Center for Social Services (R.E.A.C.H.)
445 9th Street, 94103 861-0755

- * assists low income persons who qualify to pay PG&E bill in the event that a 15-day or 48-hour notice to shut-off services is received.
- * does not assist persons with subsidized housing or Section 8 Vouchers, except seniors or people on life support.

C. FOOD

CANNED FOODS (Grocery Outlet)
1717 Harrison, 94103 861-5986

- * groceries at up to 40% less than retail.
- * no fresh meat or produce, but carry refrigerated meats.
- * open to the general public.

ECONOMIC OPPORTUNITY COUNCIL(EOC)
70 10th St., 94103 863-2121

- * offers food programs for low-income women who are pregnant or who have children 6 years & under.
- * operate Temporary Food Assistance Program(TEFP) and Commodity Supplemental Food Program (CSFP)

EMERGENCY FOOD BOX PROGRAM 621-7575

- * provides one food box a month to families and disabled singles.
- * clients must be referred to an agency and must receive assistance from only one agency.

FOOD STAMPS PROGRAM
Dept. of Social Services 558-1000
For families: 170 Otis St. 94103
For adults without children: 1440 Harrison St.
* provides food stamps which are coupons which can be used to buy unprepared food.
* persons receiving GA and AFDC are encouraged to apply. Individuals on SSI are NOT eligible.

FREE EATS CHART 648-3222
Copies available from:
Dept. of Social Services - 170 Otis or 1440 Harrison
Dept. of Public Health - 101 Grove, Rm. 118
* chart is published monthly and lists meals served, times, locations in San Francisco where those in need can get free meals.

JEWISH FAMILY AND CHILDREN'S SERVICES
1600 Scott St., 94115 567-8860
* provides emergency grants and loans to Jewish individuals and families to help with basic needs.
* may also provide food and shelter vouchers to families and individuals regardless of religion.

NIGHT MINISTRY 986-1464
432 Mason (at Post) 94102 (mailing address only)
* provides limited emergency food.

ST. ANTHONY FOUNDATION 241-2600
a) St. Anthony's Dining Room 241-2390
  45 Jones, 94102
  * serves one free meal a day from 10 a.m. - 12:30 p.m.

b) Counseling and Information Center
  121 Golden Gate Ave., 94102
  All of the following services are by appointment only.
  1) SHARE 241-2683
    * a low-cost food program in return for volunteer hours.
    * with 2 hours a month volunteer service, pay $13 cash or food stamps for $25-35 worth of food.
  2) Food Pantry 241-2683
    * provides food for people who are sick, pregnant women and families with children.
    * must be Tenderloin residents (homeless or rot).
    * bring your own bag.

WOMEN, INFANTS AND CHILDREN(WIC)
Dept. of Public Health
101 Grove St., Room 117 B, 94102 554-2576
* a food supplement program using vouchers for pregnant women, children under age 5 with medical risk.

D. FURNITURE

ST. ANTHONY FOUNDATION FURNITURE
1597 Howared, 94103 241-8308

a) Free Furniture Program
- offers a limited free furniture program
- must be referred by any one of five agencies specified.
- not able to afford buying furniture after paying rent.
- not a resident of subsidized housing.
- must have a permanent address.
- must not have received furniture from St. Anthony's in the past.

b) linen, dishes, and small appliance distribution
- must have a referral letter from agency
- available to each household once every six months.

c) Cribs distribution
- must have a referral from an agency social worker.
- the wait for a crib is about 3 - 6 months.

ST. VINCENT DE PAUL THRIFT STORE
1745 Folsom, 94103 863-3315
- provides some bedding and some furniture.
- must have a referral letter.

ECONOMIC OPPORTUNITY COUNCIL (EOC)
70 10th St., 94103 863-2121
- provides to homeless individuals or families who are moving into housing , move-in packs including dishes, utilities, bedding, and hygiene kits.

REFERENCE: Homeless Advocacy Project Resource Manual,1992-1993, 4th Ed., June 1992. The Bar Assn. of San Francisco Volunteer Legal Services Program, S.F., CA. 94105.

LESSON 10

HOUSING
Where To Stay After Gateway

OBJECTIVES:

In this lesson, the participant will:

1. Find out which agencies help people locate permanent, affordable housing.
2. Learn the most effective way to use the services of these agencies.
3. Find out what affordable housing is available in San Francisco.

MATERIALS:	Leaflets:	"Housing--Agencies That Help Locate" "Housing--Very Low Income" "Housing--Low Income"
	Video tapes:	"Housing Needs" "Tenant Orientation"

TIME:

Video tape:	"Housing Needs": 30 minutes
Guest Speaker:	Cynthia Black, S. F. Housing Authority 60 minutes
Question and Answer:	30 minutes
Video tape:	"Tenant Orientation": 15 minutes

SHOW VIDEO: "Housing Needs"

INTRODUCE GUEST SPEAKER.

HAVE QUESTION AND ANSWER SESSION WITH THE GUEST SPEAKER.

HOUSING: VERY LOW INCOME AND LOW INCOME

> Non-emergency housing availability depends on how much money an individual or family gets each month, and how much they are willing to spend of this money for housing. Two of the leaflets in this lesson lists affordable housing options under two income levels--very low income (at least a GA of about $340 a month), and low income (incomes above $600 a month).

(Note to instructor: Discuss any information in the three leaflets for this lesson that was not discussed by the guest speaker.)

SHOW VIDEO TAPE, "Tenant Orientation."

HOUSING - AGENCIES THAT HELP LOCATE

AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)
170 Otis St., 94103 557-5073

* helps homeless families who are AFDC eligible find affordable housing.
* makes available the AFDC Modified Payment Program to help convince landlords to rent to the family.

HOUSING AND COMMUNITY DEVELOPMENT
Mayor's Office of Economic Planning & Development
10 United Nations Plaza, 6th Floor, 94102 554-8777

* information on city-funded housing programs.
* many programs are not affordable for GA recipients.
* long waiting lists for most.
* call to have lists mailed to you.

INDEPENDENT HOUSING SERVICES

* 25 Taylor(Mezzanine), 94102 441-6781
* provides housing counseling and placement services for low-income seniors (60+) and persons with physical disabilities.
* limited information on shared housing for seniors.
* no fee.

INDEPENDENT LIVING RESOURCE ENTER
70 10th St., 94103 863-0581

* offers a variety of housing-related services for deaf or psychologically disabled people of all income levels.
* placements into a wide range of living situations including some shared housing.
* clients must at least have some sort of temporary housing and some income.
* offers grants to cover move-in costs to low-income and psychologically disabled clients.
* fee on sliding scale.

HOUSING - VERY LOW INCOME

This list includes housing choices open to individuals with at least GA of about $340 a month. Check with your social service case worker for details and referrals.

Affordable Hotels:

There are about 50 or more hotels in S.F. that offer Single Room Occupancy (SRO) for low-income individuals.

* check with a social service agency for an updated list of these hotels.

CADILLAC HOTEL
380 Eddy (Leavenworth), 94102 673-7223

* non-profit hotel for seniors and other adults.
* must pay one month's rent plus a security deposit.

CHINESE COMMUNITY HOUSING CORPORATION
1525 Grant, 94133 981-8645

* operates low income housing in various neighborhoods.

CAMBRIDGE HOTEL 928-0905
473 Ellis (at Leavenworth) 749-2140

* Section 8 housing run by Chinese Community Housing and the Central City Hospitality House.
* clean and sober single adults.

COMMUNITY HOUSING PARTNERSHIP (CHP)
126 Hyde Street 563-0474

* non-profit housing corporation that provides permanent low-income housing for homeless people.
* operates two residences: Senator Residence and San Christina Residence.
* must be homeless when applying.
* rent is 1/3 of available income.

PROGRESS FOUNDATION 861-0828

* runs several programs which provide housing, support and counseling to people with mental disabilities in a variety of living situations.

SAN FRANCISCO HOUSING AUTHORITY (SFHA)
440 Turk St., 94102 554-1200

* maintains low-cost permanent housing units.
* disabled people and families with children given priority (AFDC and SSI Recipients).
* GA recipients may also be eligible.
* tenant's rent is 30% of adjusted annual income.
* very long waiting list.

SAN FRANCISCO SUPPORT SERVICES 865-7897
Conard House
* offers housing with money & case management and other programs for the homeless mentally disabled at four hotels.
* no prior income needed to apply

SOUTH PARK RESIDENCE 974-5102
22 South Park, 94107; 102 South Park, 94107 974-5560
* operates two hotels with SRO for low income people capable of independent & community living.
* GA recipients are eligible but have to show proof they can pay the monthly rent.

TENDERLOIN HOUSING CLINIC (THC)
Modified Payment Program
126 Hyde St., 1st Floor, 94102 771-2427
* provides cheaper permanent housing in hotels or studio apartments.
* for persons on General Assistance (or Social Security or SSI) and others with low income.
* tenants must agree to two-party check arrangement (i.e. GA or SSI check sent directly to THC who in turn pays hotel or apartment).

TENDERLOIN NEIGHBORHOOD DEVELOPMENT CORPORATION
230 Hyde, 2nd Floor, 94102 776-2151
* owns 3 hotels and 6 studio apartment buildings.
* some units reserved for families.
* some units reserved for people on GA.
* have community kitchens, and generally nicer than other residential hotels.

HOUSING - LOW INCOME

This list includes housing choices open to individuals or families with at least SSI of about $600 a month. If interested, check with your social service case worker for details and referrals.

ASIAN, INC.
1670 Pine, 94109 928-5910
* operates studios and apartments in different neighborhoods.

CHINESE COMMUNITY HOUSING CORPORATION (see previous list)

COMMUNITY HOUSING PARTNERSHIP (see previous list)

INNOVATIVE HOUSING
1328-C McAllister, 94115 346-0267
* serves the following: temporarily homeless, single parents, young adults, middle aged adults, the elderly.
* all must be mentally stable, capable of independent living, and committed to long-term living situation.
* places clients in shared housing arrangement.
* minimum income requirement.

PROGRESS FOUNDATION (see previous list)

SAN FRANCISCO HOUSING AUTHORITY (SFHA) (also see previous list)
440 Turk St., 94102 554-1200
Apply for the ff. services at: 243 Golden Gate Ave. 554-1205

1. **"As-Is" Housing (The Projects)**
   * easier to get into (waiting time: 5 mo.- 1 yr.)
   * tenants must take them as they are and do repairs, if desired (materials will be paid for).
   * all units are fully functional & structurally sound.

2. **Section 8 Voucher and Certificate Programs**
   * provide vouchers which allow an individual to locate housing in the private market and have the Federal Government pay part of the rent.
   * waiting list for the program is closed (Check for future availability.).

3. **Section 8 Mod/Rehab and Rent/Rehab Buildings**
   * additional units available through Section 8 through SFHA agreements with landlords of privately-owned buildings.
   * SFHA does repair work and landlords in return offer some units at subsidized rates.

SAN FRANCISCO SUPPORT SERVICES (see previous list)

SOUTH PARK RESIDENCE (see previous list)

TENDERLOIN HOUSING CLINIC (see previous list)

TENDERLOIN NEIGHBORHOOD DEVELOPMENT CORPORATION (see previous list)

Special Population Housing

Some agencies specifically help and give priority to certain population groups. Listed below are those that you may find useful:

FAMILIES:
Innovative Housing
San Francisco Housing Authority
Tenderloin Neighborhood Development Corporation

REFERENCE: Homeless Advocacy Project Resource Manual, 1992-1993, 4th Ed., June 1992. The Bar Assn. of San Francisco Voluteer Legal Services Program, S.F., 94105

LESSON 11

HANDLING EMERGENCIES
What Should We Do?

OBJECTIVES:

In this lesson, the participant will:

1. Learn how to prepare for emergencies before they occur.
2. Learn what to do in a medical emergency.
3. Learn how to prepare and protect ourself and our family.
4. Find out where first aid and CPR classes are offered.

MATERIALS: Activity work sheet (1)
Leaflets: "American Red Cross Family Disaster Plan and Personal Survival Guide" (use for Activity 2), "Disaster Check List"

Video tape: "Emergency: Call 911"

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Video tape:	15 minutes	Activity 2:	30 minutes
Activity 1:	15 minutes		

I. HOW TO PREPARE FOR EMERGENCIES BEFORE THEY OCCUR.

There are a number of things we can do today which will help in getting quick medical care when an emergency arises.

A. Have the phone numbers of ambulance, hospital, emergency room and doctors posted right next to our telephone.

B. Carry a **Medical Emergency Card** with us at all times. The card has important information for medical personnel in case of emergency, especially if we are unable to make the phone call ourself. (See sample card under Activity 1.)

C. If a child is a minor and is injured or needs emergency care while at school or with a baby sitter, most hospitals will not treat the child until we have been contacted and give permission for treatment. Therefore, we should sign a release which gives permission to treat the child in case we cannot be reached. Leave the form, **Consent for Medical Treatment**, with the school, the baby sitter, and anyone else who will be caring for our child. (See sample under Activity 1.)

D. Individuals with special medical conditions should get the Medic-Alert bracelet which is available at drug stores. We should wear it at all times. This bracelet has the individual's special medical condition imprinted on the back, and an emblem on the front that is recognized worldwide. In an emergency, medical and emergency personnel are instructed to look for the Medic Alert bracelet.

E. If we (or a member of our family) have a major illness or a severe allergy, we should ask our doctor whether these conditions are likely to require urgent medical attention. If so, learn what to do in such an emergency and obtain any necessary medication or equipment.

F. Learn as much as we can about emergency first aid. It is best to take courses in First Aid and CPR.

II. WHAT TO DO IN A MEDICAL EMERGENCY.

A. An emergency is an unforeseen situation that needs immediate action. In medical emergency situations for example, if a person get sick or hurt suddenly, first aid is the care given immediately. First aid is the use of simple techniques in emergency situations. Examples of emergency situations are stopped breathing, heart attack and stroke, heavy bleeding, poisoning or burns. The use of first aid can save a person's life or improve his/her chances for recovery.

B. The best safeguard for handling emergencies is that we become familiar with what to do until medical help arrives. It is highly recommended to take First Aid and CPR courses from the American Red Cross.

C. If there is an emergency:

1. Take care of life-threatening situations first, before getting help. These situations include stopped breathing, heart attack or stroke, heavy bleeding, poisoning and shock. These require URGENT CARE.

If more than one person is available, go for help while others help in giving first aid. DO NOT LEAVE the person alone who needs urgent care--not even to call for help.

2. Call for help: Dial 911.

3. What to tell the 911 operator:

    - name of the person calling,
    - the phone number from which we are calling,
    - the address with cross streets and any special directions on how to find the victim.
    - description of the victim's condition--bleeding, burned, broken bones, etc.
    - description of what happened; how many are injured, or what help is being given,

4. DO NOT HANG UP THE PHONE!! Let the emergency person end the conversation. He may have questions to ask and/or special instructions to give about what to do until help arrives.

ACTIVITY 1.

III. HOW TO GIVE FIRST AID.

A. Let us study and be familiar with the first aid information given in the front pages of the telephone book.

B. Let us take a First Aid and CPR class(es) to really prepare ourself to handle medical emergencies.

C. For more information on these classes, call the American Red Cross at 202-0620, or the American Heart Association at 443-2273.

D. Some health centers in San Francisco also offer First Aid and CPR classes.

IV. HOW TO PREPARE FOR EARTHQUAKES.

A. The following are tips for earthquake preparedness:

- Have a family disaster plan;
- Have on hand, a flashlight and battery powered radio (for bulletins);
- Keep a well-stocked first aid kit in a easily reached location;
- Know the location of utility controls (gas, electricity) and how to turn them off.
- Make a list of personal items we will need if we must evacuate our home, and keep where easily available (for example, eye glasses, special medications).
- Secure heavy objects to prevent them from falling over such as heavy cabinets, water heater, etc.
- Keep a stock of emergency drinking water and food supply on hand. (Refer to leaflet, "Disaster Response Check List" for suggestions on food and water supplies.)

B. What to do during an earthquake.

(Note to instructor: Discuss information given in the leaflet: Family Disaster Plan and Personal Survival Guide", page 2: "During an Earthquake."

C. What to do after an earthquake.

(Note to instructor: Discuss information given in the leaflet, "Family Disaster Plan and Personal Survival Guide", page 2: "After a Disaster."

ACTIVITY 2.

HANDLING EMERGENCIES: ACTIVITY 1

1. Fill out the Medical Emergency Card for yourself. Supply information as completely as possible. Cut it out and keep in your wallet.

MEDICAL EMERGENCY CARD

Name ____________________
Address ____________________
City ____________________
Phone ____________________

MY DOCTOR IS:

Name ____________________
Address ____________________
City ____________________
Phone ____________________

IN EMERGENCY, NOTIFY:

Name ____________________
Address ____________________
City ____________________
Phone ____________________

Blood Type ____________________
Immunizations and dates:
Tetanus (1st) ________ (last) ________
Others ____________________
____
Contact Lenses ____________________
Medicine taken regularly ____________________
____
____
Severe Allergies ____________________
____
____
Medical Problems ____________________
____
____
Important Information ____________________
____
____

2. If you have children under 18 years of age, fill out the Consent for Medical Treatment form for each child. The form is located at the bottom of this page. Give completed forms to your child's school, baby sitter, or to any other person you leave your child with.

HANDLING EMERGENCIES: ACTIVITY 2.

Complete the "American Red Cross Family Disaster Plan and Personal Survival Guide" with information asked. The planning you and your family do now will be of benefit when and if any disaster strikes you.

- -

CONSENT FOR MEDICAL TREATMENT (Minor)

I hereby give my consent for all medical care prescribed by a duly licensed Doctor of Medicine for:

____

as his/her parent or legal guardian. This care may given under whatever conditions are necessary to preserve the life, limb, or well-being of my dependent.

Date ________ Signed ____________________

Address ____________________ Phone ____________
(child should carry card on person)

DISASTER RESPONSE CHECKLIST

☐ 1. Remain calm - reassure others.

☐ 2. If inside, stay there - if outside, stay there!

☐ 3. Do not light a match or turn on a light switch. Use a flashlight.

☐ 4. Wear sturdy shoes.

☐ 5. Check others for injuries - administer first aid.

☐ 6. Check for fires.

☐ 7. Check utilities - shut off if necessary.

☐ 8. Draw a moderate amount of cold water.

☐ 9. Turn on battery-operated or car radio for emergency bulletins.

☐ 10. Clean up any chemicals or medications which may have spilled.

☐ 11. Take routine medication.

☐ 12. Do not go without food or water too long.

☐ 13. Confine frightened pets.

☐ 14. Check house for structural damage. Evacuate if necessary.

☐ 15. Do not use the telephone except in extreme emergencies.

☐ 16. Be prepared for additional earthquake shocks.

☐ 17. Stay out of danger areas. Never go to the beach to watch for a tsunami, a giant sea wave. If you can see it, you are too close to escape it.

☐ 18. After you have reassured your family and secured your possessions, report to your neighborhood captain.

Water is one of the most important survival necessities after an earthquake or other major disaster. A person can survive weeks without food, but only a few days without water.

Amount

☐ Store one gallon per person per day. While it is good to store enough for seven days, it is essential that you prepare for at least three days.

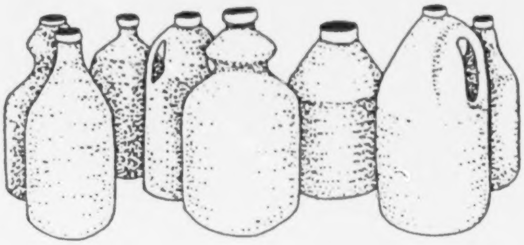
Water Storage

- Water should be stored in sturdy plastic bottles preferably opaque. Chlorine bleach bottles work well. Plastic juice and milk containers are less desirable as they tend to crack and leak more readily.

NOTE: Avoid placing water containers in areas where toxic substances, such as gasoline and pesticides are present. These vapors penetrate the plastic after time.

Existing Water Sources in the Home

- Water drained from the water heater faucet, provided it remains upright. (Water will drain easier if a faucet in the home is turned on.)
- Water dipped from the flush tank of the toilet. Purify this water before using. Use the bowl water for pets. Do not use chemically "blue" water.
- Melted ice cubes.
- Canned fruit, vegetable juice, and liquids from other canned goods.
- Water from swimming pool. Use this water only after other sources of pure water are exhausted.



Do Not Use Water From:

- Hot water boilers (home heating system)
- Radiators
- Water beds (fungicides added to the water or chemical substances in the vinyl may cause the water to become undrinkable).

Purification of Water

Strain out any sediment or particles from the water by pouring through several layers of cheesecloth or coffee filters. Then use one of the following purification methods:

- Boil for 5 - 10 minutes, or
- Add liquid bleach with 5.25% sodium hypochlorite (chlorine bleach) in these amounts:

Water amount	If water is cloudy	If water is clear
1 quart	4 drops	2 drops
1 gallon	16 drops	8 drops
5 gallons	1 teaspoon	1/2 teaspoon

Let water stand for 30 minutes. There should be a chlorine scent after treating. If not, repeat dosage and let stand for another 15 minutes.

☐ Purchase an eye dropper to add bleach. Keep it for this purpose only.

- Purification tablets may be used, but are not recommended because of their short shelf life.

Emergency Food

☐ A disaster can dramatically disrupt the food supply at any time, so plan to maintain at least a three to five day supply of food above your normal requirements. You may have plenty of food on hand right now, but check your supplies to make sure.

When storing food, it is not necessary to buy dehydrated or other types of emergency food. Canned foods, dry mixes and other supplies you already have on hand are good for a number of reasons: they do not require cooking or water for preparation; they can be integrated into your regular supply; and, with proper storage, they will remain fresh for about two years.

Remember to date each package and tin so you will know when to rotate them into your normal food supply. This should be done once or twice a year.

Choose Foods That:

- Your family will enjoy, especially the kids. It is best to serve familiar foods in stressful times.
- Require little or no cooking or refrigeration in case the utilities are disrupted.
- Come in cans or package sizes that contain portions small enough for one meal so the food will not be wasted.
- Have a long storage life.
- Need little or no water for preparation in case water service is disrupted.
- Will not increase thirst.
- Will meet the needs of family members who are on special diets.

How To Store Emergency Food:

- How long food lasts depends to a great extent on how it is stored. The ideal location is a cool, dry, dark place. The best temperature is 40° to 60° F. High temperatures contribute to the rapid deterioration of most types of food.
- Keep food away from petroleum products. Some food products absorb their smell.
- Protect food from rodents and insects. Items stored in boxes or in paper cartons will keep longer if they are heavily wrapped or stored in metal containers.

How To Use Emergency Food:

- Use perishable food in your refrigerator or freezer before using food in your emergency kit. Be sure any food you eat that has been stored for long periods of time is safe to eat. Discard cans that bulge at the end or are leaking.

Other Items To Store:

- Paper plates and cups
- Plastic eating utensils
- A manual can and bottle opener

DO NOT EAT OR DRINK ANYTHING FROM OPEN CONTAINERS NEAR SHATTERED GLASS!

☐ Using the chart below as a guideline, maintain a three to five day supply of the following food groups for each family member.

1. Canned stew, spaghetti, corned beef hash, soup, beans, tuna, sardines, meats, fruits and vegetables.
2. Drinks such as canned juices, soda, coffee, tea, bouillon and cocoa.
3. Crackers and spreads for crackers such as peanut butter, canned meat and cheese.
4. Salt, pepper, sugar, catsup and mustard.
5. Hard candies, raisins, canned nuts, instant puddings, dried fruit, seeds, granola bars, etc.
6. Dried and/or evaporated milk.
7. Ready-to-eat cereals.
8. Oatmeal cookies or crackers.

Guidelines for Emergency Food Amounts for Adults

Type of Food	72 hour (3 days) Supply	Two Week Supply	Useful Information
Canned meat, fish, poultry Canned soup Nuts/Peanut butter	6 servings	28 servings	One serving equals: 2-3 oz. meat, poultry, fish 3/4 oz. dried meat 5 oz. condensed soup 1/2 cup nuts 4 Tbs. peanut butter
Fruits and vegetables	10 1/2 cup servings	46 servings	One serving equals: 4 oz. canned fruit or vegetables 1/2 oz. dried fruit 4-8 oz. canned juices
Cereals and baked goods Crackers	10-12 servings one serving equals: 1 slice of bread 1/2 to 1 cup dry cereal 1/2 cup cooked cereal or pasta 2/3 cup cooked rice 6 squares graham crackers	46 servings	One serving equals: 1 bread, roll or pancake 1/2 to 1 oz. dry cereal 1 oz. quick-cook cereal 1 oz. crackers 1 oz. cookies 3/4 oz. uncooked pasta 6 oz. cooked pasta 3/4 oz. rice
Fats and oils		Up to 1 pound, or 1 pint per person	Choose types that do not require refrigeration

Important Individual and Family Information

After a major disaster, such as an earthquake, you may need financial assistance and will want to document any property loss for insurance and income tax purposes. Having ready access to the documents necessary for completing application forms, as well as those which could be difficult to replace, will eliminate undue delay and frustration.

☐ Take a few minutes and record this vital family information. Keep copies in two safe places, fire resistant if possible. They can also be stored in water-tight plastic bags in the freezer.

☐ Store deeds, wills, tax records, birth ceritificates and other vital documents.

☐ Take photographs of all valuables for documentation for insurance claims.

1. Name and social security numbers of all family members:

________________________ # ___/___/___
________________________ # ___/___/___
________________________ # ___/___/___
________________________ # ___/___/___
________________________ # ___/___/___
________________________ # ___/___/___

2. Name, address, and phone number of:

Father's employer:____________________
Address:____________________
____________________ Phone:__________

Mother's employer:____________________
Address:____________________
____________________ Phone:__________

Child/Other's employer: ____________________
Address: ____________________
____________________ Phone:__________

Child/Other's employer: ____________________
Address: ____________________
____________________ Phone:__________

3. Name, address and phone number of:

Child's school:____________________
Address:____________________
____________________ Phone:__________
School policy is to hold/release (circle one) child.

Child's school:____________________
Address:____________________
____________________ Phone:__________
School policy is to hold/release (circle one) child.

Child's school:____________________
Address:____________________
____________________ Phone:__________
School policy is to hold/release (circle one) child.

4. Name, address and phone number of:

Attorney:____________________
Address:____________________
____________________ Phone:__________

Doctor:____________________
Address:____________________
____________________ Phone:__________

Hospital/Clinic:____________________
Address:____________________
____________________ Phone:__________

5. Pertinent medical information:

Allergies:
Name:__________ Type:__________
Name:__________ Type:__________
Name:__________ Type:__________

Regular medication:
Name:__________ Type:__________
Name:__________ Type:__________
Name:__________ Type:__________

Other (on dialysis, confined to wheelchair, etc.):
Name:__________ Type:__________
Name:__________ Type:__________

6. Account/policy type and number:

Bank:__________
Account type:__________ #:__________
Account type:__________ #:__________
Account type:__________ #:__________

Bank:__________
Account type:__________ #:__________
Account type:__________ #:__________

Insurance:__________
Policy type:__________ #:__________
Policy type:__________ #:__________
Policy type:__________ #:__________

Insurance:__________
Policy type:__________ #:__________
Policy type:__________ #:__________

Other:__________
Type:__________ #:__________
Type:__________ #:__________

7. Car, boat, RV, etc. license and vehicle identification (ID) number:

Kind:__________ License #:__________
ID #:__________

Kind:__________ License #:__________
ID #:__________

8. Important Telephone Numbers:

Public Safety (Police and Fire):
911 or (408) 736-6244

Paramedics:
911 or (408) 736-6244

Emergency Ambulance:
911 or __________

Poison Control Center:
(408) 299-5122

County Hospital Trauma Center:
(408) 299-5311

Physician: __________

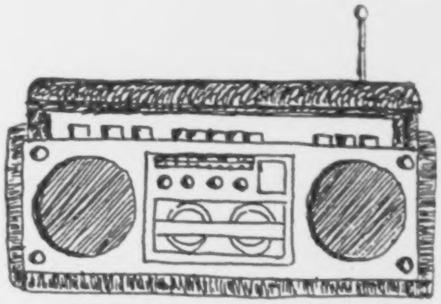
Electric Company: __________

Gas Company: __________

Water Company: __________

Neighbor: __________
Phone number: __________

Neighbor/Landlord/Property Mgr.:__________
Phone number: __________



9. TO OBTAIN EMERGENCY INFORMATION:
Tune to these radio broadcast stations:

KKIS 990 AM
KKIS 92.1 FM

FAMILY DISASTER PLAN
and
PERSONAL SURVIVAL GUIDE

There are many different kinds of disasters. Earthquakes, floods, fires, airplane crashes, chemical spills, pipeline leaks and explosions, and others, small and large, which seldom give warning and are always equally devastating to their victims. This guide is primarily geared to earthquakes, but the planning you and your family do now will be of benefit when and if any disaster strikes you.

Preparation

Family Meetings: At least once a year have a meeting with your family to discuss and update your plan and determine what training, equipment and supplies are needed. Occasional drills will assure quick reaction and avoid injury and panic in an emergency. Share your plans with neighbors, friends, relatives and co-workers.

Training:

1. How to protect yourselves from falling objects; smoke, fire, caustic fumes, etc.

2. First Aid (available through your Red Cross Chapter)

   Persons Trained: ______________ Date ______

   ______________________________ Date ______

   Location of First Aid Kit: ______________

3. How and Where to shut off utilities: ______

   Location of gas valve ______________

   Location of wrench ______________

   Location of main water valve ______________

   Location of main circuit breaker ______________

   Location of other utilities: ______________

   ____

4. Draw a Plan of your Home

   On a separate piece of paper draw a floor plan of your home showing the location of exit windows ^ and doors ▲, utility cutoffs ●, First Aid Kit ✚, emergency supplies ☐, food, clothing, tools, etc. Be sure everyone in your household is familiar with it. Show it to babysitters and house guests when you're going to be away. They could use it to show someone to a utility cutoff in an emergency.

5. Alternate places to meet around home

   Outside ______________

   Inside ______________

6. Alternate reunion locations when family not at home, e.g. home, Red Cross shelter, neighbors, relatives, park, school, etc.

   ____

   ____

   ____

7. Name and telephone number of person outside area for family members to call to report location and condition:

   ____

8. What is school Disaster policy? Church? Club? Other? Are medical consent forms complete?

9. **Where are emergency supplies and equipment located?**

   Portable radio: ______________

   Flashlight/Batteries: ______________

   Water: ______________

   Food: ______________

   Sanitation supplies: ______________

   Fire extinguisher: ______________

   Tools ______________

   Blankets: ______________

   Cooking equipment: ______________

   Safety equipment: ______________

   Prescription glasses: ______________

   Medication: ______________

   Complete set of clothes, shoes, gloves:

   ____

   ____

BEST COPY AVAILABLE

Inspect your home:

☐ 1. Secure water heater, refrigerator, tall and heavy furniture to wall studs.

☐ 2. Move heavy items to lower shelves.

☐ 3. Install clips, latches and other locking devices on cabinet doors.

☐ 4. Provide strong support and flexible connections on gas appliances.

☐ 5. Remove or isolate flammable materials.

During an Earthquake

1. If you're indoors get under a table, desk or bed, or brace yourself in a strong doorway. Watch for falling, flying and sliding objects. Stay away from windows.
2. If you're outdoors move to an open area away from buildings, trees, power poles, brick or block walls and other objects that could fall.
3. If you're in an automobile stop and stay in it until the shaking stops. Avoid stopping near trees and power lines, on or under overpasses.
4. If you're in a high rise building get under a desk until shaking stops. Do not use the elevator to evacuate. Use the stairs.
5. If you're in a store get under a table, or any sturdy object, or in a doorway. Avoid stopping under anything that could fall. Do not dash for the exit. Choose your exit carefully.

If you must evacuate:

1. Prominently post a message indicating where you can be found.
2. Take with you:
   a. Medicines and first aid kit
   b. Flashlight, radio and batteries
   c. Important papers and cash
   d. Food, sleeping bags/blankets and extra clothes
   e. Make arrangements for pets

After a disaster

1. Put on heavy shoes immediately to avoid injury from stepping on glass and other debris.
2. Check for injuries and give first aid.
3. Check for fires and fire hazards.
   a. Sniff for gas leaks, starting at the hot wate heater. If you smell gas or suspect a leak turn off main gas valve, open windows, and carefully leave the house. *Do not* turn lights on or off or light matches or do anything that makes a spark.

   Note: Do not shut off gas unless an emergency exists. If time permits call the gas company or qualified plumber. *Do not* turn it back on until the gas company or plumber has checked it out.

   b. If water leaks are suspected shut off water at main valve.
   c. If damage to electrical system is suspected (frayed wires, sparks, or the smell of hot insulation) turn off system at main circuit breaker or fuse box.
4. Check neighbors for injury.
5. Turn on radio and listen for advisories. Locate ligh source, if necessary.
6. Do not touch downed power lines or objects touche by downed wires.
7. Clean up potentially harmful material.
8. Check to see that sewage lines are intact before continued flushing of toilets.
9. Check house, roof, chimney for damage.
10. Check Emergency supplies.
11. Do not use phone except for genuine emergencies.
12. Do not go sightseeing.
13. Be prepared for after shocks.
14. Open closets and cupboards carefully.
15. Cooperate with public safety officials. Be prepared to evacuate when necessary.

American Red Cross Disaster Relief Services

Red Cross disaster assistance may be in the form of feeding stations, clothing, shelter, cleaning supplies, comfort kits, first aid, or the provision of other basic needs. The Red Cross supplies blood and handles welfare inquiries, and as soon as possible helps with the most urgent needs to enable families to resume living as a unit. Given on the basis of verified need help may include funds for food, clothing, housing, fuel, cooking and eating utensils, bed and bedding, cleaning supplies, linens, rent, necessary furniture, medical and health care, prescription drugs, prosthetic devices, eyeglasses, personal occupational supplies and equipment, transportation, and minor home repairs.

All Red Cross help to disaster victims is an outright gift. No repayment is required or requested. All funds used by the Red Cross for this purpose are voluntarily donated by the American people.

Red Cross disaster services are carried out by trained volunteers supported by a few paid staff. Your local chapter needs your help. Why not call or come in soon to find out how you can become a Red Cross Volunteer.

BEST COPY AVAILABLE

HOME EMERGENCY SUPPLIES

This list consists of items usually available in a home and used regularly. It is designed to help your family identify and organize them for any emergency. Quantities of emergency supplies should be adequate for at least 48 hours. A 2 week supply is recommended as a minimum reserve of water, food, medicine and other consumable items.

SURVIVAL

Water — 2 quarts to 1 gallon per person per day.
First Aid Kit — ample and freshly stocked.
First Aid Book — know how to use it.
Food — canned or dehydrated. Pre-cooked and/or requiring minimum heat and water. Consider infants, pets and other special dietary requirements.
Can opener.
Blankets — or sleeping bag for each member of family.
Radio — portable, battery operated. Spare batteries.
Critical medication and glasses — as required.
Fire extinguisher — dry chemical.
Flashlight — fresh and spare batteries and bulb.
Watch or clock — battery or spring wound.

SANITATION SUPPLIES

Large plastic trash bags — for trash, waste, water protection, ground cloth.
Large trash cans.
Hand soap.
Liquid detergent.
Shampoo.
Toothpaste and toothbrush.
Pre-moistened towelettes.
Deodorant.
Dentures.
Feminine supplies.
Infant supplies.
Toilet paper.
Powdered chlorinated lime — add to sewage to deodorize, disinfect and keep away insects.
Newspapers — to wrap garbage and waste. Can also be used for warmth.

SAFETY

Heavy shoes — for every family member.
Heavy gloves — for every person clearing debris.
Candles.
Matches — dipped in wax and kept in waterproof container.
Clothes — complete change kept dry.
Knife — sharp or razor blades.
Garden hose — for siphoning and fire fighting.

COOKING

Barbeque — charcoal and lighter or Sterno stove.
Plastic bags — various sizes, sealable.
Pots — at least 2.
Paper plates.
Plastic knives, forks, spoons.
Paper towels.

TOOLS

Axe.
Shovel.
Broom.
Crescent wrench — for turning off gas main.
Screw driver.
Pliers.
Hammer.
Coil of ½" rope.
Coil of bailing wire.
Plastic tape.
Pen and paper.

CAR MINI-SURVIVAL KIT

Non-perishable food — store in empty coffee cans.
Bottled water.
First aid kit.
Flares.
Fire extinguisher — CO_2
Blanket.
Sealable plastic bags.
Flashlight — fresh and spare batteries and bulb.
Critical medication.
Tools — screwdriver, pliers, wire, knife.
Short rubber hose — for siphoning.
Small package of tissues.
Pre-moistened towelettes.

Water Tips

To purify drinking water use any of the following methods:

1. Boil for 5-10 minutes.
2. Add 10 drops of a household bleach solution per gallon of water, mix well and let stand for 30 minutes. A slight smell or taste of chlorine indicates water is good to drink.
3. Add household tincture of iodine in the same manner as bleach above.
4. Use commercial purification tablets such as Halazone or Globaline. Follow package instructions.

Learn how to remove the water in the hot water heater and other water supplies.

Important Telephone Numbers

1. Fire Dept. ______________________
2. Police Dept. ______________________
3. Emergency Medical ______________________
4. Physician ______________________
5. Gas Co. ______________________
6. Electric Co. ______________________
7. Water Co. ______________________
8. ______________________
9. ______________________
10. ______________________

LESSON 12

BEING PARENTS
What Are Our Responsibilities?

OBJECTIVES:

In this lesson, the participant will:

1. Learn the legal, moral, cultural and societal responsibilities of being a parent.
2. Find out the legal rights of parents and children.
3. Learn what constitutes child abuse.

MATERIALS: Activity work sheets (2)
Leaflet: "Signs of Child Abuse"

TIME:

Discussion 1:	45 minutes	Discussion 2:	30 minutes
Activity 1:	30 minutes	Activity 2:	30 minutes

I. WHAT ARE OUR RESPONSIBILITIES AS PARENTS?

Some of us may be thinking of having and raising children, or many of us already have children. Raising children can be joyful as well as tearful. This lesson will explain what is expected of us when we become parents.

A. The first responsibility comes even before the baby arrives. During pregnancy, the woman can ensure a healthy baby by providing the right environment for the developing baby within her. To give birth to a healthy infant, there are five important items to remember:

- See a doctor early and throughout pregnancy.
- Eat the right foods.
- Start an exercise program under a doctor's direction.
- Give up drinking all alcohol (beer, wine, etc.)
- Stop smoking and using any drugs.

B. The second responsibility is to meet our child's physical, emotional and mental needs as he/she grows into an independent adult. Let us talk about each of these needs and what parents should do to provide for them.

1. Physical needs.

- Shelter and proper nourishment,
- Cleanliness and proper clothing,
- Good health. (Parents must encourage healthy eating habits, regular exercise, sufficient sleep and rest; abstinence from cigarettes, drugs, and alcohol.),
- Medical care with regular check-ups and immunizations,
- Safe environment and knowledge of safety,
- Physical development (i.e., coordination, walking, speech).

2. Intellectual needs.

In the period of time before a child is six, the brain learns quickly and grows most rapidly. During this time, therefore, the parents are by far the most important teacher in a child's life. Let us take the opportunity to encourage our children to develop a love for learning. We must:

- Know what to expect at various stages of our child's development;

- Promote reading by starting early reading aloud to our child;

- Encourage doing well in school, and support our child's efforts at trying;

- Encourage a curious mind.

- Provide a stimulating atmosphere at home, e.g., good books, family discussion of favorite topics, learning toys and games, trips to zoos, museums, etc.

3. Emotional needs.

Parents are the ones who stand on the "front line" in the development of the child's mental and emotional health. Nearly all experts agree that early experiences have a major effect on the child's behavior. As parents, we have the greatest influence on our child's early experiences.

When parents fail to see and provide basic needs during infancy and childhood, emotional problems in adult life can develop. On the contrary, when these needs are met, a child grows into an adult who has a greater self-esteem and trust.

In order for our child to grow into emotionally healthy adults, it is essential for us as parents to provide the following emotional needs:

- Protection--keeping our child from anything that will harm him physically or mentally;
- Guidance--helping our child to see clearly through the frustrations that are experienced in the course of "growing up."
- Acceptance--recognizing the helplessness of the child and attempting to meet his needs, e.g., an infant crying is a sign he has a need that must be met.
- Affection--tenderness, love, kisses, hugs and cuddling are all essential for healthy emotional growth. It is important for both parents to show affection to the child, and in turn, the child will learn to accept as well as show affection.
- Approval--by showing a child that his actions and words make him a valuable person, we build his self-confidence, increase his ability to meet challenges, and keep his curiosity stimulated.

Parenting can be difficult, but also fun. It is an opportunity to provide a loving environment for the child, as well as an opportunity for us, as parents, to grow. An important thought to remember: Let us not be too proud to reach out if we or a family member needs help. Let us not be afraid to attend classes if we need to learn more about being good parents. There are a wide range of programs, classes, etc., offered by the community. The local health department can also provide counseling for the child, parents and family.

REMEMBER: We never have to face the responsibilities of parenting alone unless we choose to do so.

II. WHAT ARE THE LEGAL RIGHTS OF PARENTS AND CHILDREN?

A. Parents have the legal right to custody of their children. However, since the State is the final guardian of children and others who are not able to protect themselves, this legal right of parents can be restricted and regulated by the State. Parents are required by law to provide clothing, food, shelter, and medical attention for their children until the children are old enough to support themselves.

B. There are several ways parents can lose custody of their children:

- by legal separation or divorce,
- by adoption of the child by other adults,
- by placement of the children under a guardian,
- by making the children the responsibility of the juvenile court,
- by emancipation of the child (i.e., the child becomes an adult, enters the military service, or parents and child agree that the child is able to support himself).

B. As a rule, parents have the right to the services of a child living with them, as well as the child's earnings. However, most parents allow their child to keep the money he earned.

C. Parents, in disciplining their child, have the right to use reasonable physical punishment that may cause the child some discomfort.

D. Parents may have a court legally end (annul) the marriage of an underage child who marries secretly without parental consent.

E. Parents are responsible for the conduct of their children. In fact, many states make the parent partly responsible for the criminal behavior of their children.

F. Children have the right to clothing, food, shelter, and medical attention provided by their parents until they are old enough to support themselves.

G. Children are protected by law from cruel parents. A parent cannot physically abuse his/her child.

H. In this state, it is illegal for young people to buy or accept drinks before the age of 21. Any adult who buys alcohol for or gives alcohol to a minor is committing an illegal act.

ACTIVITY 1.

III. WHAT IS CHILD ABUSE?

When the wrong kind of discipline is used, children can be hurt, not only physically, but mentally as well. In the United States, over two million children under the age of six are hospitalized yearly as a result of child abuse. Child abuse is either intentional or unintentional.

A. Intentional Abuse.

If parents have been abused as children by their own parents, they may use the same abusive behavior on their children. Often, they are not aware this is the pattern they are following. They over-discipline their children, believing that if they do not apply enough physical force, they will be spoiling them. Parents such as these need to be taught more effective ways in raising their children.

B. Unintentional Abuse.

There are three categories of unintentional abuse:

- Physical excess,
- Displacement, and
- Neglect.

1. Physical excess--not realizing his/her own strength, a parent may slap or spank a child too hard, giving him a black eye or even breaking his arm. The first time such an incident occurs, a parent often will realize he has actually hurt the child, and will not repeat the behavior.

2. Displacement--a parent may redirect an emotion from a previous unrelated incident and react physically toward the child instead. The result is that the child and the parent do not understand the cause of the outburst. Example: The husband has a fight with his wife; the wife becomes upset and then slaps the baby because he cries. The wife will not realize her slapping the child is actually a reaction to her anger toward her husband.

3. Neglect--is a failure to feed, clothe and provide for the child's physical or emotional needs, including not showing any affection. The reasons for neglect may be financial problems, physical or mental illness, or ignorance.

C. If we know of any parent abusing or neglecting a child, convince that person to get help from the local health department or the Department of Social Services. If the parent does not seek help, we must report the parent ourselves.

NOTE TO INSTRUCTOR: Discuss signs and symptoms of child abuse in the leaflet, "Signs of Child Abuse."

ACTIVITY 2.

ACTIVITY 1: WHAT ARE PARENTS' RESPONSIBILITIES?

1a. What are the four things required by law that parents must provide for their children?

____________________________ ____________________________

____________________________ ____________________________

1b. How long must parents provide for their children?

____

2. Fill out each blank using one of the six "things you need to give your child" so they become emotionally healthy.

(a) To help a child accept new challenges, it is important for you to give

____________________ for his/her efforts.

(b) Putting limits of acceptable and unacceptable behavior on a child's action is

giving ______________________________________ .

(c) You are showing __________________________________ when you hug or kiss your child.

(d) When you lead your child through everyday frustrations and disappointments,

you offer ____________________.

(e) When you recognize a child's helplessness and try to satisfy his/her needs, you

show _________________________.

ACTIVITY 2: CHILD ABUSE

Directions: In the following situations, (a) identify the kind of abuse that may have occurred, and (b) as a parent, explain how you would handle the situation.

---

1. The father has a bitter argument with his boss at work. He comes home after work and yells at his son who had asked him for help with his homework.

a. ____

____

b. ____

____

2. A mother asks her son to turn off the TV, and he talks back to her and refuses to obey. She slaps him hard in the face, and his lip bleeds.

a. ____

____

b. ____

____

3. Six year-old Carla injured her foot two weeks ago and is still limping on a badly swollen foot. Her parents refused to take her to the doctor, saying that the foot would heal on its own.

a. ____

____

b. ____

____

4. Every time Francisco makes a mistake, his father calls him "stupid" because, as a child, he was treated in the same way by his own parents.

a. ____

____

b. ____

____

ANSWERS TO ACTIVITIES 1 AND 2

ACTIVITY 1:

1a. Law requires parents to provide food, clothing, shelter and medical attention for their children.

1b. Until children are old enough to support themselves.

2a. Approval
2b. Discipline
2c. Affection
2d. Guidance
2e. Acceptance

ACTIVITY 2:

1a. Displacement (unintentional abuse)--parent redirects his anger from his day at work toward his son.

1b. Asks son to wait until he is ready to help him.

2a. Physical excess (unintentional).

2b. Mother should turn the TV off herself and send her son to his room. Hitting does not accomplish anything but create resentment from the child.

3a. Neglect. Parents are not providing needed medical attention as required by law.

3b. Get the girl to a doctor. There are health centers that offer free exams, if money is a problem.

4a. Intentional abuse.

4b. Father needs to learn more effective ways of parenting. Calling a child "stupid" only lowers his self-esteem and strengthens his belief that he really is stupid.

COMMON SIGNS AND SYMPTOMS OF CHILD ABUSE OR NEGLECT

All children show these symptoms from time to time. But a child showing many of these signs and symptoms as an established pattern may have a problem. Note a child who:

Physical Abuse
* has untreated, serious injuries
* explains an injury differently than other members of his family do
* gives a questionable reason for an injury, such as "I fell out of bed" for multiple bruises
* acts indifferent or refuses to talk about an injury
* doesn't want you to talk to parents about an injury
* is afraid of receiving medical help
* has parents who give an unlikely explanation for an injury or blame it on another person
* has bald spots (sign of hair pulling)
* is often sleepy
* arrives early to school and leaves late (afraid of going home)
* cheats, steals, and lies
* avoids physical contact
* wears clothes that cover arms and legs - even in hot weather

Mental or Emotional Abuse
* has a poor self-image, saying "I can't" often
* gets overly upset if he makes a mistake
* is afraid of new situations and changes
* says things such as "Can I go home with you?" or "I don't want to go home."
* gets depressed around holiday or school vacation times
* is terrified or nervous if parents are contacted
* is extremely passive or aggressive
* laughs when he hurts himself or when he's sad
* is overly affectionate
* has a lot of knowledge about the effects of drugs or alcohol

Sexual Abuse
* is sexually precocious
* is absent from school frequently
* is extremely moody
* is socially maladjusted, especially with the opposite sex
* shows overly aggressive behavior
* cries easily
* receives unexplained gifts
* refuses to participate in physical education or sex education
* arrives early to school and leaves late (afraid of going home)
* runs away from home often
* complains of genital pain, itching

Neglect

* wears clothes that are unusually dirty, the wrong size, or torn
* is unclean
* has lice
* is always tired
* seems to be underfed and is always hungry
* has untreated medical problems, such as skin infections or vision problems
* is often absent or late
* acts destructively with no signs of remorse
* has nervous habits
* has poor self-esteem
* doesn't have any fiends
* is extremely withdrawn

REFERENCE: Birk, G. Responsibilities of Parenthood, Media Materials, Inc., Baltimore, 1986, P.68.

LESSONS 13/14

PARENTING
How To Discipline with Love

OBJECTIVES:

In these lessons, the participant will:

1. Define discipline.
2. Identify three approaches or styles of discipline.
3. Learn ways to improve current style of discipline.

MATERIALS:	Activity work sheets (4)	
	Leaflet:	"Dealing with the Angry Child"
	Video tape:	"Winning at Parenting"

TIME FOR LESSONS 13 AND 14 (PER LESSON):

Discussion 1:	45 minutes	Discussion 2:	45 minutes
Activity 1:	30 minutes	Activity 2:	30 minutes

(Note: show segments of video tape where appropriate.)

LESSON 13

I. WHAT IS DISCIPLINE?

Juanita is confused about how to handle her two-year old, Gino. She works all day and looks forward to coming home. But each night, as soon as they arrive home, Gino seems to try to annoy her. He throws his clothes around, pours his blocks all over the kitchen floor and then waits for her reaction.

Deena's kindergarten teacher is concerned and discusses her problem with her parents. Deena hits other children when she does not get her way and very often throws tantrums. Her parents are surprised, thinking that all 5-year olds behave this way.

At times like these, we start to wonder if we should turn in our credentials as parents. We start asking questions. "Are we too lenient?' "Are we too inconsistent?" "Are we giving our children enough attention?" The fact is, parenting is difficult, perhaps more than it has ever been. Today, children grow up in a different world. Violence, gangs, and drugs are common.

One way of shaping values in today's children is through discipline. Discipline has traditionally been viewed as a form of character development, and even today people tend to agree that the way a parent disciplines will affect the kind of person a child becomes.

Discipline should be viewed as a method of bringing about a desired behavior rather than a means of punishing our children. The way parents discipline their children will have a great influence on how they, the children, will learn to discipline themselves. What works for one family may not work for another. However, there are a few basic suggestions which have worked well for some families.

II. WHAT ARE THE STYLES OF DISCIPLINE?

(Note to instructor: Can be discussed briefly if time is limited.)

People discipline in different ways. We often don't know what our style is, and know even less of the effects. Analyzing our style can motivate us to change. By comparing our approaches to the styles that will be discussed, we are able to get an idea of where we stand. Studies have shown the possible long-term effects of different styles of discipline. Let us analyze these effects and see how they fit into our long-term goals.

A. Power-oriented style

1. Examples:
   "Do it because I say so."
   "Stop it right now if you don't want a spanking."
   "Don't you dare question what I say. Just remember, I'm the parent here."
2. This style gets children to do what parents want by exerting control, "showing him who's boss", or "keeping a child in line." Threatening, yelling, commanding, and hitting are common.
3. Children disciplined by this style tend to be:
   - more aggressive with peers (settling conflicts by fighting.)
   - less open to reasoning,
   - less considerate of other people, less concerned with other's feelings,
   - keeping to themselves, less content, and mistrustful of others,
   - more independent than children of permissive parents.

B. Permissive style

1. Examples:
   "If that's what you want to do, go ahead."
   "Don't come running to me if you get hurt. Just remember, it's your decision."

2. Parents who use this style often are not aware that what they are doing is a form of discipline. Some reasons given for the no-control approach are: We want to be "pals" with our children, our own parents were "too strict" (or were "permissive"); we believe children need a lot of freedom, and don't like disciplining.

3. These parents tend to have certain things in common: low expectations for their child; acceptance immature or regressive behavior, little control, seldom assume the role of the authority, ignoring their child's hitting, name-calling, demanding, etc. These parents make little effort to help their child behave appropriately. They trust that the child will eventually develop a more mature behavior on his/her own.

4. Children raised in this style tend to be:
   - less independent than children raised using other styles,
   - less able to control their impulses,
   - more dependent on adults,
   - least responsive towards their peers,
   - close to their parents, if the relationship is warm and supportive.

C. Authoritative style

1. Examples:
"When you take someone's toy, it makes them angry."
"If you don't give it back, I'll have to give it back for you."
"I get worried when you're late and don't call. Next time you forget, you won't be allowed to stay after school for soccer practice for three days."

2. This style of discipline is not based on power, instead other methods are used to actively shape behavior. Parents who use this style have some things in common: high expectations for their children, without commanding them; motivate them by praising their efforts; they set limits and adhere to them, explaining ahead of time the reasons for rules and the consequences if these are broken; following through consistently on what they have said.

3. Children raised in this style tend to be:
   - more self-confident than those raised in the other two styles,
   - more considerate of other children,
   - most independent and self-reliant of all three styles,
   - close to parents,
   - more capable of reasoning on their own.

People tend to use one style in some situations and another style in others. What is important is not the way we handle one incident; rather it is the typical, repeated ways in which we act that, in the long run, will have the most effect on our children's lives.

III. WHAT ARE SOME EFFECTIVE DISCIPLINE SKILLS?

(Note to instructor: After discussing each skill, break up into groups and have each participant write and share how he/she plans to apply the skill to a specific problem or situation.)

Since the authoritative discipline is the style identified with the most beneficial long-term effects on children, the actual skills or abilities we will learn here use this style only. We should try to acquire these skills one at a time.

As we discuss these skills, consider each skill carefully with one or two discipline problems in mind that we want to analyze. Think about the effort it took to use those skills. Did we tend to use one skill more than another? After we have a clear picture of these skills and in which discipline style we have used them, we can then focus on the one skill we still need to work on.

A. Skill 1: Think Ahead.

Do we think about recurring problems with our child and plan ways for handling them? Have we worked out rules with her/him? Do we anticipate situations and try to prepare our child if we think these may be hard for them to deal with? The ability to think ahead helps us to plan, organize, and feel prepared. It can make us feel in control.

Suggestions for learning this skill:

- Plan for situations that may come up. Example:

  Situation: Carmen was shopping for groceries with her 3-year old son, Antonio.

  "I want a lollipop."
  "Not today, Antonio."
  "I want a lollipop."
  "No, Antonio. You will not want any lunch."
  "LOLLIPOP!" And at this point Antonio threw a tantrum.

  Suggestion: If Carmen had anticipated Antonio's demand, she might have talked to him about what they were going to buy, and interested him in a healthier "treat" after lunch.

- Avoid reactions that make children feel bad. Example:

  Situation: Elena thinks ahead and plans her reaction when her son Luis forgets to call when he is late.

  Angry response: "Luis, how many times have I told you to call when you will be late?"

  More effective: "Luis, I was worried. I guess I did not make it clear how important it is to call. How can I help you remember next time?"

- Work on the most troublesome behaviors one or two at a time.
  We need to limit what we expect of our children because just like adults, they can work effectively only on one or two weaknesses at a time. Otherwise, children will not listen. Example:

  Monica's parents are upset because she leaves her clothes all over the house, talks too long over the phone, plays music loudly, and postpones doing her homework until the last minute. Monica's parents must choose a specific behavior to work on first.

- Consider the outcome.

  Think about annoying behaviors and what outcomes might be reasonable. This helps avoid excessive punishment or ineffective reactions like yelling, blaming, spanking or feeling confused. Once rules have been set and their results followed through, children do not test parental limits as hard. We must let the children know the results ahead of time. Example:

  "If you and your sister fight at the dinner table, you'll have to leave the table and go to your rooms."

- Take time to make decisions.

  Often our children pressure us for an immediate answer. But in order to make a reasonable decision, we need time to think, gather more information, check schedules, etc. Under pressure, none of this is possible; so we tell our children to give us time to think, otherwise, the answer is automatically "No."

B. Skill 2: Motivate our children.

Do we praise our children for being good? Do we use rewards to help our children give up an annoying behavior? Do we make working together fun?

Motivating a child in positive ways is the most important part of discipline. It involves building the positive, working toward positive relationships. offering rewards for behaving in a positive way. Without our children wanting to please us or having interest in behaving positively, discipline becomes an uphill battle.

If our children get attention mostly when they do wrong, or if we have to nag them to get things done, effective motivation can help us make a difference.

Suggestions to motivate our children:

- Focus on the positive.
  Most of the time we think of discipline as correcting or punishing "bad" habits or behavior. However, we get far better results if we focus our attention on the child's positive efforts or accomplishments. If we constantly focus on negative behavior, the child can learn to annoy us by doing that same behavior, just to get attention.

- Spend time together.
  Spending time with our children is an important aspect of discipline. When children know we are there to give undivided attention, the children feel more secure, and many problems just go away. Spending time together actually inspires good behavior.

- Give genuine praise.
  Giving praise for our children's efforts can motivate and reinforce good behavior. However, not all forms of praise have this effect. The praise that makes the child feel appreciated refers to specific aspects of their behavior or appearance and clearly expresses the parent's feelings. On the other hand, vague, faint praise can make the child feel we are judging him. Examples:

Effective Praise	Ineffective Praise
"I really like your hair that short."	"Your hair looks a lot better."
"I really appreciate all the time you put into this project."	"You can be a good worker when you try."
"I love the way you rearranged your room.	"Your room sure looks better now."

- Offer choices.
  When we encourage our children to make choices, it shows we trust in their good judgment. We should encourage our children to make choices they are capable of making and permit them to learn from

their results. If we don't allow them choices, they will feel inadequate or cannot learn to make decisions for themselves.

- Give rewards for efforts.
  Incentives in the form of rewards can motivate good behavior or positive change. Giving rewards is especially helpful for children who have trouble with a particular skill or task, like toilet training, cleaning up, doing chores, etc. However, there is a difference between rewards and bribes. For example, Mario whines in the grocery store, and his mother buys him cookies to quiet him down; this is a bribe. On the other hand, incentives (rewards) provide goals that the child can work toward, for example, a movie treat for doing chores for a week without complaining, or video game time for making the bed each morning for a week. But take note, it is the child's repeated efforts that should be regarded, not the results. At the end of this lesson is a STAR CHART that parents may use to improve a child's efforts in specific areas they want to work on.

- Communicate positive attitudes.
  Which words would we use to describe our child? Responsible? Trustworthy? Immature? We may be surprised how important it is to see our children in positive ways since children unconsciously live up to their parents' image of them. Example:

  When Daniel is late, his mother immediately asks him, "And where have you been?" Daniel always feels badly about this because he feels his mother does not trust him. Daniel's mother would find more success with her son if she understood that parents who believe that their children are responsible give them more opportunities to develop a personal sense of responsibility. Therefore, parents who see their children as responsible tend to have responsible children.

ACTIVITY 1 and ACTIVITY 2.

LESSON 14 (Continuation of " What Are Some Effective Discipline Skills?")

C. Skill 3: Communicate clearly.

Do we get our child's attention before explaining what we want done? Do we describe the behavior we want instead of just saying, "Stop it!" ? Do we take time and sit down with our child about a problem?

The ability to communicate clearly can make discipline easier for us, saving a great deal of time and energy. We have to learn to listen and be heard, and we have to learn effective ways of talking with our children.

If we repeat directions often, if the child does not respond, if negative behavior continues in spite of warnings, or if the child insists he didn't hear, then our communication is not working and we need to work on it.

Suggestions to improve communications are:

1. Analyze communication problems.
   - Do we express what we want in a simple, positive terms? Example: "I want you to turn off the TV now." Instead of, "How many times do I have to tell you not to watch TV while studying?"
   - Do we make sure we have the child's complete attention before talking to him? Example: Turn off the TV or get the child away from any distractions before speaking. Instead of: "Can't you look up from the TV?"
   - Do we ask for the child's participation in the conversation? Instead of, "I said to do it now."
   - Do we think convincing a child that we are right will make him want to listen? "I can't believe you're still doing that after I warned you."
2. Set up a relaxed atmosphere and make time for it.

   Roberto and his mother always sit down together for a snack after school. This is their special time. While they eat, Roberto talks about his day. His mother does not ask questions about his affairs; the things on his mind come out naturally during this relaxed time.

   Choosing a relaxed atmosphere allows for better communication. We should try to plan times that encourage our children to share with us.

3. State what our wishes are. Say clearly what we want done instead of blaming others. Examples:

Blaming Statements	"I" Statements
"You never pick up after yourself."	"I need you to clean up after dinner."
"Can't anyone ever help?"	"I need you to carry the wash load downstairs."
"Why are you so inconsiderate?"	"I need you to be quiet when I am resting."

4. Don't ask questions that blame. Questions that force children to explain their actions or reasoning usually forces them to defend themselves, making them angry. Instead, we should focus on explaining our need or the behavior we expect. Examples:

Questions that make children defensive	The "I" message
"Why did you do that?"	"I need you to stop that."
"Why did you talk to me that way?	"I need you to talk to me with more respect."
"Why are you being a brat?"	"I need you to calm down."
"Where have you been all this time?"	"I was expecting you at 5:00 p.m."

5. Give a clear message. We should let our children know that we understand their feelings but we should not get side-tracked. We should listen but state our expectations clearly. Examples:

   Jose keeps putting off mowing the grass, saying he is tired. Say, "I understand that you don't feel like mowing the grass, but it needs to be done this afternoon."

   "I know you don't want to stop watching TV, but I want you to finish the dishes now."

6. Do not judge or criticize. If we are going to discuss a problem with our children, we need to listen and try to help them express their feelings. Do not start correcting them or telling them how to solve their problems.

D. Skill 4: Follow through at all times.

Do we explain ahead of time what the consequences will be if our child continues a certain behavior? Do we carry out the consequences for breaking rules in a matter-of-fact way without making our child feel bad? Can we keep from being pressured by our child and giving in?

Following through means we do what we say, whether it is a reward or a consequence. If we let our child pressure us until we give in, if we find it inconvenient to carry out consequences, if our attempt at discipline ends up as argument, then we need to learn how to follow through.

Suggestions for following through:

1. Give up on punishing. Repeated explaining or punishing do not have the desired effects. It does not work. Children can tune out explanations and punishments; it often angers them or makes them want to get back at us. One effective way to use in place of punishment is natural or logical consequences. Consequences arise from the situation, not from parental anger or not from "who's boss."

2. Use natural consequences. Natural consequences result from the situation, not from the parent. Two advantages of using natural consequences for shaping behavior are that (1) children are responsible for their own actions, and (2) these consequences do not result from any action of the parents. Examples:

   "If you won't eat, you'll get hungry." (If the child asks for a snack later, the parent should say "No.")

   "If you don't do your homework, your grade will be marked down."

   "If you don't wear a jacket, you will get cold."

3. Use logical consequences. Logical consequences carried out by a parent (or adult) are the result of the child's action . To be effective, logical consequences must be (1) applied each time the behavior occurs, (2) something the parent is able to carry through, (3) related to the offending behavior, (4) not be delivered in anger. Examples:

   "If you don't put your clothes in the hamper, you won't have anything to wear."

"If you disturb other people at the table, you will have to leave."

"Play with the cat gently or I will take the cat away."

4. Certain approaches that we may use do not allow our children to learn from natural or logical consequences because we are:

   - Overprotecting our children;

   - Causing bad feelings by inflicting unreasonable consequences (which are actually punishments); Examples:

     "You don't have your homework done? No TV for the whole weekend."

     "If you hang out with those kids, you cannot use the phone anymore."

   - Experiencing discomfort by not allowing our children to live with the consequences of their actions;

   - Letting ourselves be intimidated by our child's reactions.

   Following through takes endurance and perseverance, but we must develop the ability to follow through and do what we say we will do. It is never too late to start, and the more we do it, the easier it becomes.

E. Skill 5: Work with others as a team.

Our children are raised through the guidance of many people--mother, father, grandparents, teachers, etc., and they benefit from our working together as a team. Our children should be partners in the process, too, giving them choices and helping them feel they can control their behavior.

Suggestions for working together:

1. Accept differences. Everyone involved in shaping the behavior of the child should work together and support each other regardless of each one's differences in style and approach.

2. Work with a spouse or housemate. We must sort out differences with our spouse or housemate, agreeing on appropriate behavior for our

children and deciding what consequences will be ahead of time. At the same time, we must give each other the opportunity to handle situations as each sees fit. Don't discuss differences of opinion in front of the children; discuss them when you are alone. Spouses should concentrate on working together as a team.

3. Include children in problem solving. The first step in solving a problem should be to talk it over with our children and to ask for their cooperation. Discipline is something we do with them rather than to them. Examples:

   To a four year old: "I don't want you running in the house. How can we find a way to help you remember to walk when you're inside?"

   To a seven year old: "It's hard to talk on the phone when it is noisy. What do you think we can do to quiet things down?"

4. Hold family discussions. Holding regular meetings is useful for family members to bring up complaints and discuss family issues such as outings, schedules, chores, or specific problems.

5. Meet with our spouse or ex-spouse. Disagreements about discipline commonly cause conflicts between parents. To lessen conflicts, both parents should talk about their children's needs and agree on being consistent with their goals.

6. Meet with teachers and other professionals. As parents, we should talk to our children's baby sitters and teachers to share information and goals, and to discuss discipline. Otherwise, we cannot work together as a team.

7. Work with a counselor. When certain behavioral problems require the help of a trained professional, consider talking with a licensed child and family counselor who can help us develop better approaches to parenting.

ACTIVITY 3 and ACTIVITY 4.

ACTIVITY 1: RECOGNIZING EFFECTIVE PRAISE

Directions: Place an "E" by examples of effective praise and an "I" by examples of ineffective praise.

For ineffective praise, indicate what is wrong and how you would change it to effective praise.

____ 1. "I'm glad you remembered to bring your jacket along. That was smart thinking."

____ 2. "I'm glad you remembered to put out the trash. I hope you won't forget next time".

____ 3. "For such a little effort, you did very well on your test."

____ 4. "The room looks really neat. You have all your toys put away."

____ 5. (To a small child trying to get his pants on, but not managing): "Boy, you sure gave those pants a hard time. Putting your clothes on is hard. I'm glad you tried to dress yourself this morning."

____ 6. "Well, now you look more like a human being without your long hair."

____ 7. "I see you are sharing dolls with Ann. That's nice. I'll bet she was happy to play with them."

____ 8. "It was so nice when you played quietly this morning. Could you play quietly now?"

____ 9. (To a child who has come in after putting his roller blades away): "Good job!"

____ 10. (To a child who has brought in a slimy frog that disgusts his parent): "Yes, Jaime. It is a pretty frog."

REFERENCE: Grary, E., *Without Spanking or Spoiling*, 2nd Ed. Parenting Press, Inc. , Seattle, WA. 1993

ACTIVITY 2: STAR CHART

Directions: On the space provided below, list five different activities you want your child to work on for the week. Plan a reward for your child's efforts at the end of the week. (Tell your child what the reward will be.) At the end of each day, put a STAR if your child tries to work on that particular activity.

STAR CHART

ACTIVITY	Mon	Tues	Wed	Thur	Fri	Sat	Sun
(Example: put your toys away.)	*		*			*	*
1.							
2.							
3.							
4.							
5.							

ACTIVITY 3: IDENTIFYING CONSEQUENCES

Directions: Read each situation and then put an N in front of responses that are a "natural consequence," and an L before those that are "logical consequences."

---

1. Your son's room is so messy that you cannot walk anywhere without stepping on something.

____ a. "When the room is this messy, toys get stepped on and broken."

____ b. "When toys are left on the floor overnight, they 'disappear' for a week."

____ c. "When toys are left on the floor, they cannot be found when they are wanted."

____ d. "When the floor is messy, Mom and Dad can't come in, even if they are called."

2. Your daughter delays getting dressed each morning so that she is not ready to go to nursery school when you leave.

____ a. "If you are not dressed by 8:00, you will have to go to nursery school in your nightgown."

____ b. "If you are not dressed, you will need to ride in the back seat so you can have more room to put on your clothes while we drive." (Child prefers front seat.)

____ c. "If you are not dressed in time, you will miss breakfast."

3. Your son has a habit of leaving his bicycle in the driveway.

____ a. "If your bike is left on the driveway again, it will be 'taken' away for two days."

____ b. "If your bike is left on the driveway, it could be run over."

REFERENCE: Grary, E., *Without Spanking or Spoiling*, 2nd Ed. Parenting Press, Inc., Seattle, WA 1993

ACTIVITY 4: MAKING EFFECTIVE CONSEQUENCES

Directions: Read the situations and responses below. Each response has an error that makes it less effective as a consequence. First, identify the error, and then write a more effective consequence.

---

1. Situation: Jaime will not return Xavier's tricycle when it is time for Xavier to go home.
Response: "Jaime, give Xavier his tricycle, or he will never come back again."

Error:

Consequence:

2. Situation: Francisco is about to hit his little sister.
Response: "Play gently with your sister, or no television this afternoon."

Error:

Consequence:

3. Situation: Mother is picking up Linda from day care and she has ignored her request to go.
Response: "You can come now, or I'll leave without you."

Error:

Consequence:

4. Situation: Antonio is rocking the table at dinner.
Response: "Will you stop rocking the table?"

Error:

Consequence:

5. Situation: Pepe is resisting getting into bed.
Response: "Get into bed, or no story tonight."

Error:

Consequence:

REFERENCE: Grary, E., *Without Spanking or Spoiling*, 2nd Ed., Parenting Press, Inc., Seattle, WA 1993.

ANSWER SHEET FOR ACTIVITIES 1, 3, 4

ACTIVITY 1

1. Effective, specific.
2. Ineffective. Negative comparison. "I hope you won't forget next time."
   Change: "I'm glad you remembered to put out the trash."
3. Ineffective. Negative comparison. Such a little effort implies that the job was not really satisfactory.
   Change: "Nice job."
4. Effective, specific.
5. Effective, specific (for trying, not for success).
6. Ineffective. Negative comparison: "You didn't really look human [good] before."
   Change: "You look really good with your new haircut."
7. Effective, specific.
8. Ineffective. Delayed: The children should have been praised earlier.
   Change: "You kids really have been playing quietly."
9. Effective, general. (Praise specific behavior, not general.)
   Add: "I like the way you put away your roller blades."
10. Ineffective: Dishonest: The parent did NOT feel the frog was pretty.
    Change: "My, that frog really is big."

ACTIVITY 3

1. a-N, b-L, c-N, d-L
2. a-N, b-L, c-N
3. a-L, b-N

ACTIVITY 4

1. Error: There is no real choice. Most parents are unlikely to let Jaime keep Xavier's tricycle, even if he would rather have Xavier's tricycle than Xavier coming back to play.
   Consequence: "Jaime, you may give Xavier his tricycle or I will give it to him."

2. Error: The result is not connected with the "cause."
   Consequence: "Play gently with your sister, or play alone in your room."

3. Error: The parent is unlikely to follow through with the proposed result and leave Linda at the day care center.
   Consequence: "Linda, you may walk to the car or I will carry you."

4. Error: No consequence is given.
   Consequence: "Well, you stop rocking the table, or shall I ask you to leave?"

5. Error: The result is not related to the "cause."
   Consequence: "It is time to go to bed. Is Pepe going to bed or shall Mommy help him?"

U.S. DEPARTMENT
OF HEALTH AND
HUMAN SERVICES
Public Health Service
Alcohol, Drug Abuse,
and Mental Health
Administration

National Institute of Mental Health
Office of Scientific Information

Plain Talk Series

Plain Talk About... Dealing With the Angry Child

Handling children's anger can be puzzling, draining, and distressing for adults. In fact, one of the major problems in dealing with anger in children is the angry feelings that are often stirred up in us. It has been said that we as parents, teachers, counselors, and administrators need to remind ourselves that we were not always taught how to deal with anger as a fact of life during our own childhood. We were led to believe that to be angry was to be bad, and we were often made to feel guilty for expressing anger.

It will be easier to deal with children's anger if we get rid of this notion. Our goal is not to repress or destroy angry feelings in children – or in ourselves – but rather to accept the feelings and to help channel and direct them to constructive ends.

Parents and teachers must allow children to feel *all* their feelings. Adult skills can then be directed toward showing children acceptable ways of expressing their feelings. Strong feelings cannot be denied, and angry outbursts should not always be viewed as a sign of serious problems; they should be recognized and treated with respect.

To respond effectively to overly aggressive behavior in children we need to have some ideas about what may have triggered an outburst. Anger may be a defense to avoid painful feelings; it may be associated with failure, low self-esteem, and feelings of isolation; or it may be related to anxiety about situations over which the child has no control.

Angry defiance may also be associated with feelings of dependency, and anger may be associated with sadness and depression. In childhood, anger and sadness are very close to one another and it is important to remember that much of what an adult experiences as sadness is expressed by a child as anger.

Before we look at specific ways to manage aggressive and angry outbursts, several points should be highlighted:

- We should distinguish between anger and aggression. Anger is a temporary emotional state caused by frustration; aggression is often an attempt to hurt a person or to destroy property.
- Anger and aggression do not have to be dirty words. In other words, in looking at aggressive behavior in children, we must be careful to distinguish between behavior that indicates emotional problems and behavior that is normal.

In dealing with angry children, our actions should be motivated by the need to protect and to teach, not by a desire to punish. Parents and teachers should show a child that they accept his or her feelings, while suggesting other ways to express the feelings. An adult might say, for example, "Let me tell you what some children would do in a situation like this. . . ." It is not enough to tell children what behaviors we find unacceptable. We must teach them acceptable ways of coping. Also, ways must be found to communicate what we expect of them. Contrary to popular opinion, punishment is not the most effective way to communicate to children what we expect of them.

Responding to the Angry Child

Some of the following suggestions for dealing with the angry child were taken from *The Aggressive Child* by Fritz Redl and David Wineman. They should be considered helpful ideas and not be seen as a "bag of tricks."

Catch the child being good. Tell the child what behaviors please you. Respond to positive efforts and reinforce good behavior. An observing and sensitive parent will find countless opportunities during the day to make such comments as "I like the way you come in for dinner without being reminded"; "I appreciate your hanging up your clothes even though you were in a hurry to get out to play"; "You were really patient while I was on the phone"; "I'm glad you shared your snack with your sister"; "I like the way

BEST COPY AVAILABLE

you're able to think of others"; and "Thank you for telling the truth about what really happened."

Similarly, teachers can positively reinforce good behavior with statements like "I know it was difficult for you to wait your turn, and I'm pleased that you could do it"; "Thanks for sitting in your seat quietly"; "You were thoughtful in offering to help Johnny with his spelling"; "You worked hard on that project, and I admire your effort."

Deliberately ignore inappropriate behavior that can be tolerated. This doesn't mean that you should ignore the child, just the behavior. The "ignoring" has to be planned and consistent. Even though this behavior may be tolerated, the child must recognize that it is inappropriate.

Provide physical outlets and other alternatives. It is important for children to have opportunities for physical exercise and movement, both at home and at school.

Manipulate the surroundings. Aggressive behavior can be encouraged by placing children in tough, tempting situations. We should try to plan the surroundings so that certain things are less apt to happen. Stop a "problem" activity and substitute, temporarily, a more desirable one. Sometimes rules and regulations, as well as physical space, may be too confining.

Use closeness and touching. Move physically closer to the child to curb his or her angry impulse. Young children are often calmed by having an adult nearby.

Express interest in the child's activities. Children naturally try to involve adults in what they are doing, and the adult is often annoyed at being bothered. Very young children (and children who are emotionally deprived) seem to need much more adult involvement in their interests. A child about to use a toy or tool in a destructive way is sometimes easily stopped by an adult who expresses interest in having it shown to him. An outburst from an older child struggling with a difficult reading selection can be prevented by a caring adult who moves near the child to say, "Show me which words are giving you trouble."

Be ready to show affection. Sometimes all that is needed for any angry child to regain control is a sudden hug or other impulsive show of affection. Children with serious emotional problems, however, may have trouble accepting affection.

Ease tension through humor. Kidding the child out of a temper tantrum or outburst offers the child an opportunity to "save face." However, it is important to distinguish between face-saving humor and sarcasm or teasing ridicule.

Appeal directly to the child. Tell him or her how you feel and ask for consideration. For example, a parent or a teacher may gain a child's cooperation by saying, "I know that noise you're making doesn't usually bother me, but today I've got a headache, so could you find something else you'd enjoy doing?"

Explain situations. Help the child understand the cause of a stressful situation. We often fail to realize how easily young children can begin to react properly once they understand the cause of their frustration.

Use physical restraint. Occasionally a child may lose control so completely that he has to be physically restrained or removed from the scene to prevent him from hurting himself or others. This may also "save face" for the child. Physical restraint or removal from the scene should not be viewed by the child as punishment but as a means of saying, "You can't do that." In such situations, an adult cannot afford to lose his or her temper, and unfriendly remarks by other children should not be tolerated.

Encourage children to see their strengths as well as their weaknesses. Help them to see that they can reach their goals.

Use promises and rewards. Promises of future pleasure can be used both to start and to stop behavior. This approach should not be compared with bribery. We must know what the child likes—what brings him pleasure—and we must deliver on our promises.

Say "NO!" Limits should be clearly explained and enforced. Children should be free to function within those limits.

Tell the child that you accept his or her angry feelings, but offer other suggestions for expressing them. Teach children to put their angry feelings into words, rather than fists.

Build a positive self-image. Encourage children to see themselves as valued and valuable people.

Use punishment cautiously. There is a fine line between punishment that is hostile toward a child and punishment that is educational.

Model appropriate behavior. Parents and teachers should be aware of the powerful influence of their actions on a child's or group's behavior.

Teach children to express themselves verbally. Talking helps a child have control and thus reduces acting out behavior. Encourage the child to say, for example, "I don't like your taking my pencil. I don't feel like sharing just now."

The Role of Discipline

Good discipline includes creating an atmosphere of quiet firmness, clarity, and conscientiousness, while using reasoning. Bad discipline involves punishment which is unduly harsh and inappropriate, and it is often associated with verbal ridicule and attacks on the child's integrity.

As one fourth-grade teacher put it: "One of the most important goals we strive for as parents, educators, and mental health professionals is to help children develop respect for themselves and others." While arriving at this goal takes years of patient practice, it is a vital process in which parents, teachers, and all caring adults can play a crucial and exciting role. In order to accomplish this, we must see children as worthy human beings and be sincere in dealing with them.

ISBN 0-16-035924-4
90000
9 780160 359248

For sale by the U.S. Government Printing Office
Superintendent of Documents, Mail Stop: SSOP
Washington, DC 20402-9328
ISBN 0-16-035924-4

Adapted from "The Aggressive Child" by Luleen S. Anderson, Ph.D., which appeared in *Children Today* (Jan-Feb 1978) published by the Children's Bureau, ACYF, DHEW. (Reprinting permission unnecessary.)

DHHS Publication No. (ADM) 92-0783
Printed 1978 Revised 1981 Reprinted 1985, 1992

BEST COPY AVAILABLE

U.S. GOVERNMENT PRINTING OFFICE [illegible]

LESSON 15

BUDGETING
How To Keep Track of Our Money

OBJECTIVES:

In this lesson, the participant will:

1. Learn what a budget is.
2. Understand the advantages of budgeting.
3. Learn how one develops a budget.
4. Use the information offered here to make a budget for our household.

MATERIALS: Activity work sheets (2)
Forms: "Record of Expenses"
"Monthly Budget"
Video tape: "Budgeting"
Calculator

TIME:

Videotape:	15 minutes	Discussion 2:	15 minutes
Discussion 1:	30 minutes	Activity 2:	40 minutes
Activity 1:	20 minutes	Take-Home Assignment	

I. WHAT IS A BUDGET?

A budget is a plan for managing our money or income, a plan that helps us live within our income by not spending more than we earn. The plan includes monies we spend on items we must have to meet our needs as well as occasional items that satisfy our wants. Our budget should also include saving money that is left over. A budget is a plan that can help make all our other plans in life successful.

II. WHY DO WE NEED A BUDGET?

Rather than using the "spend-as-we-go-along" method, a budget has numerous advantages . A budget can:

- Make us see where and how our money is spent;
- Insure that we set money aside for our regular expenses;

- Help us plan other expenses so that we do not buy things we cannot afford;
- Help us set aside money for unexpected expenses or for special purchases;
- Help us avoid running short of money just before pay day.

III. HOW DO WE PREPARE A BUDGET?

In preparing a budget, we try to balance money that we receive (income) with money we spend (expenses). We do not want our expenses to be greater than our income.

A. INCOME

The first step in preparing a budget is to write down all of our income. This is the money we receive in our household each month and can include:

1. Take-home pay from our job(s),
2. Any other money we receive on a regular basis. Examples: regular checks from AFDC, SSI or Government Assistance, food stamp coupons, alimony, and others;
3. If any of our income is not received each month (i.e., every two weeks or once every three months), figure out what that income would be on a monthly basis.
4. Next, add the amount of money our household receives monthly, and we will have our total **monthly income**;
4. Whenever our income changes, we need to prepare a new budget.

B. EXPENSES

The second step in making a budget is figuring our expenses. There are two kinds of expenses:

1. Fixed expenses are expenses that do not change from month to month. We have no control over how much these expenses will be because the amount is already determined. In preparing our budget, we simply write down these expenses for the coming month, basing our amount on what we paid last month. These payments may include payments for our house or rent, car or life insurance, and payments for purchases such as an automobile, TV, or furniture. Some fixed expenses are paid less often than once a month, but each

month, we can set aside money to pay for them. For example, our insurance policy may be paid every three months, every six months, or even yearly.

2. Flexible expenses are expenses that change from month to month. The actual amount we must pay changes each time, and in some cases, we can decide how much we want to pay on the bill. We can control the amount of the payment for a particular month as long as it meets the minimum required amount.

C. ESTIMATING EXPENSES

1. In preparing our budget, we first have to make a guess, or an estimate, on what we think we will spend on different items each month.

2. It is helpful if we keep a list of our monthly expenses for at least three months; this is especially helpful for our flexible expenses, those that change from month to month. The form, "RECORD OF EXPENSES," is useful for this purpose.

3. First, from your list of monthly expenses, add together the fixed and the flexible expenses. The total is our ***monthly total expenses***.

4. The last step is to subtract our total monthly expenses from our total monthly income. Hopefully, there will be money left over, or at least, your income will equal your expenses. If not, we are spending more money than we earn, and must make some adjustments.

ACTIVITY 1.

IV. HOW DO WE BALANCE A BUDGET?

Balancing a budget means we have enough income to pay for our expenses, and we have some money left over. But what if we find our expenses we have listed are greater than our income? If this is true, we must make adjustments by using the following guidelines:

- Carefully review the expenses listed and reduce some of them. Are there any items we can do without? Are there any estimates of expenses that could be higher than they actually are?

- Increase our income by taking a part-time job, or work overtime on our present job to earn extra money.

- Try spending less money by following these suggestions:

    - Make repairs on your home or car yourself instead of paying someone else;

    - Trim food costs by planning meals ahead and shopping sensibly. (There will be more on this topic in Lesson 15.);

    - Substitute inexpensive items for the more expensive ones;

    - Use public transportation instead of owning a car;

    - Learn new skills so you can "do it yourself";

    - Trade services with friends and neighbors;

    - Find inexpensive recreational and educational services in your community such as free concerts, the library, or vacation at state or national park campgrounds.

ACTIVITY 2.

ACTIVITY 1: BUDGETING

1. Lucia works as a receptionist in a doctor's office. Her monthly salary is $900. Her pay check shows the following deductions:

Federal Withholding Tax	$ 80.15
State Withholding Tax	$ 37.50
Social Security	$ 51.65
Health Insurance	$ 40.34
Retirement Plan	$ 45.00

Calculate her take-home pay.

2. Lucia pays her car insurance in quarterly installments (every three months) of $120 each quarter.

(a) How much does she pay for her insurance each year?

(b) How much should she budget each month to pay for her car insurance?

3. Go over the following list. Write the word "Fix" beside the expenses that are fixed, and "Flex" beside those that are flexible.

_____ Rent
_____ PG&E bill
_____ Doctor's bill
_____ Car payment
_____ Medicine
_____ Loan payment
_____ Groceries
_____ Car insurance
_____ Clothing
_____ Charge accounts
_____ Bus fare
_____ Home repair
_____ Telephone bill
_____ Gasoline
_____ Car repair
_____ School supplies
_____ Entertainment
_____ Alimony
_____ Water bill
_____ Contributions

ACTIVITY 2: BUDGETING

For practice, prepare a budget for the Rivera family, using the form "Monthly Budget."

Luis and Manuela, who have two children, both work. Luis' take home pay is $670 and Manuela receives $230. Both are paid every two weeks. They rent their apartment for $700 a month, and they pay an average of $70 a month for gas and electricity, $30 for water, and $27 for the telephone.

The family makes a car payment monthly for $55, and spend an average of $35 on gas each month. The car insurance costs $360 a year, with an additional $360 expense for maintenance. Manuela drives the car to work, but Luis takes the bus which costs $10 a week.

Manuela kept her grocery receipts for the last eight weeks. The grocery totals, rounded to the nearest dollar, are:

Week 1: $ 96
Week 2: $ 90
Week 3: $ 95
Week 4: $ 88
Week 5: $ 98
Week 6: $ 93
Week 7: $ 96
Week 8: $ 94

Manuela and Luis spend an average of $60 a month on clothes for the family. They also spend $30 a week for child care after school, and $30 a month for personal care items, such as haircuts, dry cleaning, etc. Each month, they put aside $40 for family outings to the zoo, movies, etc. Last year they spent $480 for medical and dental expenses which were not covered by their health insurance. Luis pays $90 every six months for life insurance.

TAKE-HOME ASSIGNMENT:

Make a budget for your own household. Use the form "Monthly Budget." Follow the steps discussed in this lesson. Use past expenses to estimate your flexible expenses. Use the sample budget in Activity 2 as a guide. Bring prepared budget next week for discussion or questions.

MONTHLY BUDGET

YOUR MONTHLY INCOME

Take-home pay (first person) . . . . $____________
Take-home pay (second person) . . . . $____________
Social security or other benefits . . . . $____________
Other income (gov't. assistance, AFDC, food stamps, etc.) . . . . $____________
TOTAL . . . . $____________

YOUR MONTHLY EXPENSES

Fixed expenses:

Rent or mortgage . . . . $____________
Life Insurance . . . . $____________
Installment payments (car, TV, etc) . . . . $____________
Car insurance . . . . $____________
Child care . . . . $____________
Others . . . . $____________
TOTAL . . . . $____________

Flexible expenses:

Gas and electricity . . . . $____________
Water . . . . $____________
Telephone . . . . $____________
Food or groceries . . . . $____________
Clothing . . . . $____________
Medical care . . . . $____________
Gasoline . . . . $____________
Car maintenance . . . . $____________
Transportation (bus, BART, etc.) . . . . $____________
Personal care (haircuts, dry cleaning, etc.) . . . . $____________
Recreation and education . . . . $____________
Other . . . . $____________
TOTAL . . . . $____________

Set-aside money:

Savings . . . . $____________
Contributions (church, charity, etc.) . . . . $____________
Emergencies . . . . $____________
TOTAL . . . . $____________

TOTAL OF ALL EXPENSES $____________
(should equal monthly income)

RECORD OF YOUR EXPENSES

Date	Item (or service) bought	Food and beverages	Household operation and maintenance	Furnishings and equipment	Clothing	Personal	Transportation	Medical care	Recreation and education	Gifts and contributions	Other
		$	$	$	$	$	$	$	$	$	$
Total	xxxxxxxxxxxxxxxxxx	$____	$____	$____	$____	$____	$____	$____	$____	$____	$____

This record form is adapted from Agricultural Research Service, Family Economics Research Group, *A Guide to Budgeting for the Family*, U.S. Department of Agriculture, Home and Garden Bulletin Number 108, U.S. Government Printing Office, Washington, D.C. 20402.

BEST COPY AVAILABLE

ANSWERS TO ACTIVITY 1:

1. Salary of $900 minus total deductions of $254.64 equals a take-home pay of $645.36.

2. (a) $120 each quarter x 4 quarters per year = $480 each year.
   (b) Lucia should budget $40 each month for car insurance. ($480 ÷ 12 months = $40, or $120 ÷ 3 months = $40.)

3. Flexible expenses include:

PG&E bill
Doctor's bill
Medicine
Groceries
Clothing
Charge accounts
Home repair
Telephone bill
Gasoline
Car repair
School supplies
Entertainment
Water bill
Contributions

All the rest are fixed expenses.

ANSWERS TO ACTIVITY 2:

MONTHLY BUDGET

YOUR MONTHLY INCOME

Take-home pay (first person)	$ 1,340.00	
Take-home pay (second person)	$ 460.00	
Social security or other benefits	$	
Other income (gov't. assistance, AFDC, food stamps, etc.)	$	
TOTAL		$ 1,800.00

YOUR MONTHLY EXPENSES

Fixed expenses:

Rent or mortgage	$ 700.00	
Life Insurance	$ 15.00	
Installment payments (car, TV, etc)	$ 55.00	
Car insurance	$ 30.00	
Child care	$ 120.00	
Others	$	
TOTAL		$ 920.00

Flexible expenses:

Gas and electricity	$ 70.00	
Water	$ 30.00	
Telephone	$ 27.00	
Food or groceries	$ 375.00	
Clothing	$ 60.00	
Medical care	$ 40.00	
Gasoline	$ 35.00	
Car maintenance	$ 30.00	
Transportation (bus, BART, etc.)	$ 40.00	
Personal care (haircuts, dry cleaning, etc.)	$ 30.00	
Recreation and education	$ 40.00	
Other	$	
TOTAL		$ 777.00

Set-aside money:

Savings	$ 73.00	
Contributions (church, charity, etc.)	$ 30.00	
Emergencies	$	
TOTAL		$ 103.00

TOTAL OF ALL EXPENSES (should equal monthly income)	$ 1,800.00

LESSON 16

STRETCHING THE FOOD DOLLAR
How and Where To Shop

OBJECTIVES:

In this lesson, the participant will:

1. Learn specific ways to save on food costs.
2. Find out which food stores in the San Francisco area are relatively low-priced.

MATERIALS: Activity work sheet (1)
Leaflet: "Discount Food Stores in the San Francisco Bay Area"
Video tape: "Comparison Shopping"
Samples of different cans/packages with unit pricing information

TIME:

Video tape:	15 minutes	Activity 1:	30 minutes
Discussion 1:	30 minutes	Discussion 2:	30 minutes

I. HOW TO SAVE ON OUR FOOD DOLLARS.

A. Let us look at the ways in which we can save money on the food we buy.

1. **Plan meals ahead** and prepare a shopping list to avoid buying high cost, unnecessary items which are bought on impulse. Planning ahead also avoids unneeded trips to the store which saves time and gas.

2. **Shop for specials**. Let us take full advantage of the specials that are offered by the stores where we shop. For example, if tuna is on sale for $.65 less than it usually sells for, we should buy several cans at this one store now. However, it would be a waste of time and gasoline if we went from store to store looking for specials to buy.

3. **Be flexible**. Let us adjust our meals for the week to take advantage of the bargains. When beef prices go up, we should shop for a less expensive meat item in place of beef.

4. **Try generic or store brands** of products instead of national brands which are more expensive. Store brands are usually 10 to 20% cheaper; taste tests conducted have shown that store brands rated almost as high, or higher, than national brands.

5. **Compare cost per serving**, not just cost per pound since some products have more waste than others. For example, roasts or chops with the bone still in, give two to three servings per pound, while boneless gives three to four.

6. **Check out items that are marked down** for quick sale which we could use, such as day-old bread, over-ripe bananas, or cans with damaged labels.

7. **Use unit price information** to determine which products offer the best value. Let us not assume that larger sized packages are always a better value. In most food stores, the unit price is displayed next to the price. Let us use this information to determine the better value.

8. **Avoid waste**. Annually, Americans throw out billions of dollars worth of food in their garbage cans. Let us cut waste by keeping track of what we have in the refrigerator, using leftovers, cooking what our family likes, and buying items in the size that fits our needs.

9. **Match quality to use.** For example, we do not need expensive whole canned mushrooms for a spaghetti sauce, or perfect canned peach halves for a cobbler.

10. **Consider the cost of convenience foods.** We can save by slicing our own cheese, making our own sauces for vegetables, and by avoiding products packaged in individual servings.

11. **Buy fresh fruits and vegetables that are in season.** They offer the best price and nutrition.

12. **Buy juices in the frozen concentrate form.** These are usually much cheaper than the fresh-squeezed juices.

13. **Consider eating less meat** to save money and to reduce fat intake. Dried beans and other legumes (served with milk or low fat cheese, or with pasta, brown rice, or whole wheat bread) make excellent substitutes for meat.

14. **Buy less expensive, but leaner cuts** of meat and learn ways to cook them, such as marinating and using slow cooking methods to add flavor and tenderness.

15. **Buy a roast when we want steaks** or chops, and ask the butcher to cut it into individual servings for us. We can usually save about 50 cents per pound by doing this, compared to buying the meat already cut into steaks and chops.

16. **Try to use more dry skim milk** than fresh liquid milk. Mix the reconstituted powdered skim milk with the regular milk to "stretch it." Also use powdered milk in cooking.

ACTIVITY 1

II. WHERE TO SHOP FOR LESS

There is a new breed of discount food stores in the San Francisco area which offer food for less. Early this year, several discount food stores have opened which offer items at considerably lower prices than other food stores. (Names and locations of these stores are listed in the leaflet, "Discount Food Stores in the San Francisco Bay Area."

However, these stores differ and each one has its own advantages and disadvantages. Therefore, the best place for us depends on our needs and how we prefer to shop.

Let us see which of the following shopper's profile is more like the way we shop and which store is best for us:

A. "Let's Make a Deal." If we are most happy discovering unbelievable sales, without a specific item in mind, and if we do not mind a somewhat disorderly and constantly changing inventory, we should try the Canned Foods Grocery Outlet and Budget Cannery Outlet. These stores sell salvaged foods, and make deals with manufacturers on excess products, discontinued brands, items with past sale dates, label changes, etc.

B. "Wheel of Fortune." If we are one-stop shoppers, and prefer to buy meat, dairy, fresh produce, household cleaners, etc., all in one store, and also like to find the same merchandise on the shelves each time we shop, we should try Food 4 Less and Pak 'n Save. These stores offer the same merchandise and quality (no seconds) found in a supermarket but at warehouse prices.

C. "Arrivederci Roma." If we like to cook with international flair, love to try unusual ingredients, or long for foods of our home country, we should try EBJ Warehouse, Trader Joe's, and Stelvio Distributors. EBJ specializes in Asian products, Stelvio in Italian imported products, and Trader Joe's in top quality cheeses, specialty foods and wines.

D. "Land of the Giants." If we believe that the bigger something is, the better and cheaper it must be, we should try membership stores like Costco and Price Club. While we can save money because these stores buy in bulk, they require a membership fee of $20 to $30 per year. Membership is only for city and state employees, business owners, and professionals with the credit union affiliations.

E. "I Did It My Way." If we drive all over town looking for the best deal, clip coupons, or keep track of advertising circulars, we can pick and choose from any of the stores mentioned above.

ACTIVITY 1: STRETCHING YOUR FOOD DOLLAR

1. List at least three ways of saving on your food costs. Try to share the ways that were not discussed in this lesson.

   (a)

   (b)

   (c)

2. In the following examples, identify the better value item using the information given. Explain how you arrived at your answer.

   (a) A roast with the bone-in is on sale for $3.99 a pound. One pound serves three. The same roast without the bone cost $4.79 a pound. One pound serves four.

   (b) A 15 oz. box of Raisin Bran is on sale for $3.05. A 25 oz. box of Raisin Bran costs $5.25.

   (c) A 12 oz. can of frozen orange juice concentrate (makes 1 1/2 quarts after adding water) costs $1.09. A two quart carton of orange juice made from concentrate costs $1.99 on sale.

ANSWERS TO ACTIVITY 1: STRETCHING THE FOOD DOLLAR

2a. Roast with bone-in = \$3.99 ÷ 3 servings = \$1.33 per serving.
Roast without bone = \$4.79 ÷ 4 servings = \$1.19 per serving.
Therefore, the roast without the bone is a better value.

2b. Raisin Bran \$3.05 ÷ 15 oz. = \$0.20 per ounce.
Raisin Bran \$5.25 ÷ 25 oz. = \$0.21 per ounce.
Therefore, the 15 oz. box is a better value.
(NOTE: In most food stores, the unit price is displayed by the price; therefore, there is no need to calculate the unit price yourself. Look for this unit price and decide which product is the better value.)

2c. The 12 oz. can of orange juice concentrate is definitely the better value.

DISCOUNT FOOD STORES IN THE SAN FRANCISCO BAY AREA

Pak 'n Save
2255 Gellert Blvd. (at Westborough)
South San Francisco
(415) 588-9005

555 Floresta Blvd.
San Leandro
(510) 483-2681
Open 24 hours

Food 4 Less
1800 Folsom (at 14th)
San Francisco
(415) 558-9137
Open 24 hours

Budget Cannery Outlet
1105 Tompkins Ave.
(415) 282-3731
Monday-Saturday, 9 a.m.- 6 p.m.
Closed Sunday

Canned Foods Grocery Outlet
1717 Harrison (at 14th)
San Francisco
(415) 552-9680
Monday-Saturday, 8 a.m.- 9 p.m.
Sunday, 9 a.m.- 7 p.m.

2001 Fourth Street (at University)
Berkeley
(510) 845-1771
Monday-Saturday 8 a.m.- 9 p.m.
Sunday 9 a.m.- 8 p.m.

1833 Broadway
Redwood City
(415) 364-7406
Monday-Friday, 9 a.m.- 9 p.m.
Saturday 8 a.m.- 8 p.m.
Sunday 9 a.m.- 6:30 p.m.

EBJ Warehouse
301 Toland Street
San Francisco
(415) 824-0336
Monday-Saturday 6 a.m.-6 p.m.
Sunday 9 a.m.- 5 p.m.

Stelvio Distributors
1461 Bayshore Highway
Burlingame
(415) 343-6642
Monday-Friday 10 a.m.- 5 p.m.
Saturday 10 a.m.- 4 p.m.
Closed Sunday

Trader Joe's
337 Third Street (at Montecito Plaza)
San Rafael
(415) 454-9530
Open seven days, 9 a.m.- 9 p.m.

Price Club
4511 S. Airport Blvd.
South San Francisco
(415) 872-2046
Monday-Friday 11:30 a.m.- 8:30 p.m.
Saturday 9:30 a.m.- 6 p.m.
Sunday 10 a.m.- 6 p.m.

Costco
1340 El Camino Real
San Bruno
(415) 871-0463

4801 Central Avenue
Richmond
(510) 526-9671
Hours depend on type of membership

REFERENCE: Halm, Meesha. "When the Going Gets Tough, the Tough Go Bargain Hunting," San Francisco Examiner, October 21, 1992, p. 1, 8 (ZZ-B).

LESSON 17

LOANS AND CREDIT
What If We Need To Borrow Money?

OBJECTIVES:

In this lesson, the participant will:

1. Find out where to apply for a consumer loan.
2. Know things to consider when shopping for a loan.
3. Learn how to establish a credit record.
4. Learn the rights and responsibilities of borrowers.
5. Be able to recognize the warning signs of over-extending our credit.

MATERIALS: Activity work sheets (2)
Video tapes: "Taking Charge of Your Credit"

TIME:

Activity 1:	20 minutes	Activity 2:	20 minutes
Discussion 1:	30 minutes	Video tape:	30 minutes
		Discussion 2:	20 minutes

ACTIVITY 1 (NOTE: Have participants take "Smart Credit Quiz.")

I. WHAT IS A CONSUMER LOAN?

A consumer loan is money borrowed in the form of cash or credit. It makes it possible for us to use money when we do not have enough to meet our expenses. At times, no matter how carefully we budget, there are unexpected expenses that make it necessary for us to borrow money. Consumer credit includes using a credit card or charge card, as well as buying on an installment plan.

II. WHAT ARE THE SOURCES OF CONSUMER LOANS AND CREDIT?

There are five major sources of loans and credit. All of these sources charge interest on the money they allow us to use.

A. Banks. Interest rates vary from bank to bank, and usually deal only with large loans. They do not take the risk of lending to people in financial difficulty. Banks also offer credit cards.

B. Life Insurance Companies. A person who wants a loan through them must have a life insurance policy with the company. The policy is used as security (or collateral) for the loan. The interest rates charged are low.

C. Credit unions. To borrow money, we must be a member of the union; their rates are lower than the ones charged by the banks.

D. Loan or finance companies. These companies will loan smaller amounts of money, and are more likely to accept people with low income. However, they charge high interest rates, and should be the last source for us to borrow money.

E. Department stores and other stores. Retail merchants like auto dealers, furniture stores, and appliance stores offer credit in the form of installment plans at a certain rate of interest. Banks and department stores offer credit cards, but most of them charge a yearly fee for the use of the card, plus the interest (finance charge) if the balance is not paid on time.

III. WHAT ARE THINGS TO CONSIDER WHEN SHOPPING FOR A LOAN?

If we need a loan, we should shop around to compare the rates and services of the various lenders and see how they suit our needs. Before we can decide the best lender for our needs, we must consider (1) how much credit we can afford, and (2) what the loan will cost. (We must remember that credit costs money.) Here is a list of questions to ask to help us compare terms of different lenders:

- What is the annual (yearly) interest? (Interest is calculated in percent.)
- What is the total cost of the loan after the last payment has been made?
- How long do we have to pay off the loan?
- What are the amounts, due dates and the number of payments of the loan?
- What is the cost of late charges if payment is overdue?
- Are there penalties for paying off the loan earlier?
- Do we need a collateral (or security) for the loan?
- Are we required to have the loan co-signed?
- Are we required to carry insurance for the loan?
- Are there any other charges we may have to pay?

IV. HOW DO WE ESTABLISH A CREDIT RECORD?

A credit record or credit rating is an indicator of how good a risk we are in repaying a loan. Because the lender checks on our credit record when we apply for a loan, it is important to have a good record.

A. Sometimes people may not have a credit record. These persons may include:

- young people who are still in school or just starting a first job,
- people who just immigrated to this country,
- women who are recently widowed or divorce even if they previously had credit records with their husbands.

B. To establish a credit record:

1. Open a checking and a savings account;
2. Pay utility bills on time, such as electric and water.
3. Take out a small loan and show that we can pay it back on time;
4. Buy an item on an installment plan and be prompt with our payments;
5. Open a charge account with a store or apply for a credit card.

ACTIVITY 2.

VIDEO TAPE: "Taking Charge of Your Credit" (30 minutes)

V. WHAT ARE OUR RESPONSIBILITIES AS BORROWERS?

As borrowers, we are responsible for:

- Budgeting and knowing exactly how much we can afford to pay for loans or credit each month;
- Reviewing and understanding the terms of the credit agreement, making sure all items are filled out before we sign;
- Understanding monthly payments, finance charges, annual percentage rate (APR), etc.;
- Building a good credit record by paying as agreed;
- Knowing the charges for late payments, or the penalties for not paying;

- Knowing if there are penalties when we pay off the loan or credit agreement before the final due date;
- Checking to see if anything else is required when we get the loan or credit agreement;
- Notifying our lenders or creditors of any change of address;
- Knowing our rights as a borrower.

Remember, the wise use of loans or credit depends on understanding how the loan (or credit) works.

VI. WHAT ARE OUR RIGHTS AS BORROWERS?

The following are laws that protect our credit rights. We are responsible for learning about these laws and seeing to it that they are enforced.

A. Law regarding credit terms:

Federal Truth in Lending Law. This law states that the lender must tell us (1) total finance charges for loans, (2) annual percentage rate of interest, and (3) any other terms and conditions, such as how and when to pay, and what happens if we don't pay.

B. Law regarding billing errors:

Federal Fair Credit Billing Act. This act protects charge account and credit card holders, and:

- Requires creditors and consumers to follow special procedures when correcting billing errors;
- Requires that the consumer receive a copy of these procedures;
- Limits our responsibility to $50 if someone steals our card and uses it, as long as we promptly notify the credit card issuer;
- Allows consumers to withhold payment for purchases in question while being investigated;
- Requires creditors to promptly credit the customer's account, and to return overpayment if requested.

C. Laws regarding loan approval or rejection are:

1. **Federal Equal Credit Opportunity Act**:

   - Prohibits lenders from discriminating because of sex, marital status, age, race, or religion;

   - Requires creditors to inform applicants of acceptance or rejection of their application within 30 days of receipt;

   - Requires creditors to provide in writing the reason for the rejection.

2. **Federal Fair Credit Reporting Act** requires:

   - The lender to give the name and address of the credit reporting agency which supplied the report(s) used to deny credit;

   - The credit reporting agency to give us what information it has on file about us and the source;

   - The credit reporting agency to correct any wrong information and send a notice of correction, all free of charge. (NOTE: Beware of people who say they will clear up our credit record for a fee.)

ACTIVITY 1

Smart Credit Quiz

Brought to you by MasterCard International & the National Coalition for Consumer Education

How credit smart are you? Improve your credit knowledge and take control of your financial future. Take this quick quiz to test your credit know-how. To determine the correct answers, turn the page.

---

1. How do I know if I should use credit to purchase things?

a) If I qualify for credit, and if a lender is willing to give me a loan, then I'm automatically financially responsible enough to repay it.

b) Taking out a loan will help me get out of debt because a loan gives me "instant money" to pay my bills.

c) I pay my bills on time, monitor my purchases and have made a plan or budget to repay my debts.

2. How can I tell the difference between a credit card and a charge card?

a) I must pay a charge card in full each month; however I can pay a portion of a credit card bill each month or pay it in full.

b) There is no important difference - credit cards and charge cards are two names for the same thing.

c) My charge card is only good for department store shopping - my credit card is accepted everywhere else.

3. What are my costs for my owning and using a credit card?

a) The cost of purchases only.

b) Interest and maybe an annual fee or late fees.

c) None - credit cards are free.

4. What's the best way to correct a mistake on my credit card bill?

a) Call my credit card issuer immediately and explain the mistake.

b) Circle the mistake in red and return the bill to my card issuer.

c) Write a letter to my credit card issuer immediately and clearly describe the problem.

5. How should I handle an unauthorized charge (a purchase that I didn't make) if I see one on my credit card bill?

a) Write a letter to my credit card issuer and the company that accepted my card for payment to absolve myself any liability.

b) Call my credit card issuer immediately and report any lost or stolen credit cards to the police.

c) Note the error on my credit card bill and send it back with a request for a correction bill.

6. How can I protect myself from credit card fraud?

a) Do not give my name or other personal information, such as my address or salary, when applying for a credit card.

b) Be extremely careful about disclosing account information by telephone to unsolicited callers.

c) Purchase credit insurance from a finance company.

7. Under law, what information must a credit issuer disclose to me?

a) How and when all charges will be applied to my account and other specific cost information.

b) The day I can expect to receive the card in the mail.

c) The name of the person at my financial institution who will handle my account.

8. Do I have legal rights when I use credit?

a) Maybe - my rights will vary depending on the policies of my credit card issuer and the state in which I live.

b) Yes - I have credit rights under federal laws: the Equal Opportunity Act; the Fair Credit Reporting Act; the Truth -in-Lending Act; the Fair Credit Billing Act; and the Fair Debt Collections Practices Act.

c) No - as a consumer I don't have any particular rights when I use credit because credit is a special privilege.

9. Why should I care about maintaining a good credit history?

a) Because my children will inherit it, and it's important for me to plan their future.

b) Because anyone can access my credit history at any time and learn more about me.

c) Because a good credit history can help me obtain a loan, a job and other forms of financing.

10. What should I do if I find myself becoming financially over-extended?

a) Avoid calls from creditors, then file for bankruptcy.

b) Get a loan from a credit bureau and work out a reasonable repayment schedule.

c) Use a budget, ask lender to help me with a payment schedule or seek professional credit counseling.

Turn the page to check your answer.

BEST COPY AVAILABLE

Answers to Credit Quiz

1. (c) If used wisely, credit is a useful tool that can help you extend a payment schedule for emergencies or major purchases. You should be aware of all of the costs associated with using credit. Never use credit to extend your budget beyond your ability to repay a loan.

2. (a) Charge cards include travel and entertainment cards such as American express or Diner's Club and most gasoline cards. Credit cards include some department store cards and MasterCard, Visa and Discover Cards. Generally, charge cards must be paid in full each month, while credit cards can be paid over time.

3. (b) The cost of credit card swill vary depending upon whether you carry a balance on your card each month (in which case you will be charged interest) or pay your card in full (a strategy that can provide you with an interest-free loan). Individual issuer may charge you an annual fee or late payment fees.

4. (c) Under the Fair Credit Billing Act, you have the right to dispute mistakes on your credit card bill. You must put your complaint in writing and you must write to a specific billing error address which maybe different that the address to which you send your payments. Never include a dispute letter with your payment. You can call your card issuer, but if you do not write, you may lose your rights.

5. (b) It is extremely important to call your issuer immediately if you see an unauthorized charge; this could indicate fraud. Always report lost or stolen credit cards immediately to your card issuer and the local authorities.

6. (b) In addition to this safety measure, keep your card and card numbers in a safe place, and report loss or theft immediately. Your address and phone are not required as a condition of purchase with credit. Contact the National Consumer's League Fraud Information center Hotline at 800-876-7060, your local Better Business Bureau or your state Attorney General's office if you have questions or a problem.

7. (a) The right to full disclosure of cost and obligation information, including financial charges, annual fees, service charges and late payment fees, must be given to you under the Truth-In-Lending Act, a federal law.

8. (b) Under these federal laws, you have the right to equal credit privileges, the right to access and dispute information in your credit report and the right to know your credit card cost and obligations. For more information about your credit card rights call MasterCard at 800-999-5136.

9. (c) Your credit history is contained in a written credit report that shows how you have paid your bills over time. Not everyone can review your credit report without your permission. However, lenders, prospective and current employers, car dealers, landlords, and check guarantee firms can obtain a copy of your credit report and may use it to determine your credit-worthiness.

10. (c) It's important to plan ahead, learn the warning signs of financial over-extension and contact your creditors or a counseling service if there's a problem. Failure to pay your bills on time can result in a negative credit report which can affect your ability to get financing when you need it. Contact the Consumer Credit Counseling Service (800-388-CCCS) for budgeting and credit management assistance.

This quiz highlights some of the important things you should know about credit. Each person has the right and responsibility to learn as much as possible about credit to plan a secure financial future.

Using the Credit Quiz with Consumers

Consumer educators in schools, communities, and work place settings can use the credit quiz to help consumers understand mare about credit. Try some of these ideas!

In School:

Have your students give the quiz to their parents and other adults for an extra credit classroom project. The student can score the quiz and share the correct answers with the adults.

Distribute the quiz at parent, teacher meetings. Discuss how people can get additional information about credit. You may want to include a program on credit education at your next meeting.

With Adults and Groups:

Hand out copies of the quiz before you give a talk on credit or financial management. Ask the audience to take the quiz and see how well they do. Be sure to include the major quiz topics in your presentation.

Use the quiz as a tool during literacy tutoring with low reading level adults. Choose key words from the quiz. Ask your student to spell the words and to write them down on a card. Use the cards for spelling and reading practice. Find other words about credit in the newspaper.

Non-English Speaking Audiences:

Translate the quiz into the native language of the group. Use the quiz to teach English words and phrases.

If teaching English, pick out key words about credit. Discuss how these words are used.

BEST COPY AVAILABLE

ACTIVITY 2: LOANS AND CREDIT

Tony and Laura are shopping for a loan to buy a used car which costs $4,000. They inquired with three banks about the loan they need, and received the following information:

	Bank A	Bank B	Bank C
Annual percentage rate	8%	8%	9%
Length of loan	3 years	2 years	3 years
Monthly payments	$132	$188	$136

QUESTIONS:

1. Calculate the total cost of the loans from Bank A, Bank B, and Bank C. (Total cost equals total payments of the whole loan minus the amount of the loan.)

2. Compare the total costs of the loans from Bank A, Bank B, and Bank C. Which loan would cost the least amount of money for Tony and Laura?

ANSWERS TO ACTIVITY 2:

1. Bank A: $132 x 36 months = $4,752 - $4,000 = $752.
   Bank B: $188 x 24 months = $4,512 - $4,000 = $512.
   Bank C: $136 x 36 months = $4,896 - $4,000 = $896.

2. The loan offered by Bank B would cost Tony and Laura the least amount of money.

REFERENCE: Johal, J. "Manage Your Credit," University of California Cooperative Extension, Pleasant Hill, CA, 1992.

Lesson 18

DEBT
How Do We Get Out of It?

OBJECTIVES:

In this lesson, the participant will:

1. Learn to recognize the warning signs of over-extending credit.
2. Find out ways of getting out of debt.
3. Learn how to deal with the collection agency.
4. Find out about filing for bankruptcy.

MATERIALS: Activity work sheet (1)
Video tape: "Over Their Heads"

TIME:

Video tape:	45 minutes	Activity 1:	15 minutes
Discussion:	30 minutes	Discussion 2:	30 minutes

SHOW VIDEO TAPE "Over Their Heads."

I. WHAT ARE SIGNS OF OVER-EXTENDING OUR CREDIT?

Signs of over-extending our credit indicate that we need to revise and update our spending plan (budget), cut back on credit card spending, and stop over-spending. The following signs indicate that we are over-extended:

- Paying off debts with an increasing percentage of our income;
- Reaching the limits on our lines of credit;
- Repeatedly extending payment schedules, or paying bills past the due date;
- Making only the minimum payments on a charge account;
- Paying bills with money set aside for another purpose;
- Borrowing to pay for items which we used to buy with cash;
- Using our savings to pay current bills;

- Lacking savings to cushion unexpected expenses;
- Taking out a new loan before the old one is paid off;
- Being threatened with repossession of our car or credit cards, or with other legal action;
- Working overtime just to make ends meet;
- Losing our job will bring immediate financial difficulty;
- Losing track of how much we owe.

II. HOW DO WE GET OUT OF DEBT?

What may start out as occasional use of credit cards can get out of hand and we may find ourselves overwhelmed by overdue notices and warnings to pay the bill or else. How do get out of this situation?

Here are suggestions from financial planners, credit counselors, and other experts:

A. Both husband and wife need to set goals and make a commitment to get out of debt.

B. Get organized. Keep a calendar to help keep track of when payments are due. Keep bills, records, addresses of creditors, etc. in a specific place.

C. Make a list of resources that can be used to help pay bills. Include income, talent, skills, relatives, etc.

D. Keep track of spending habits for at least a month. Note where the problems are and what can be done about them.

E. Plan how to earn more and spend less.

   1. **To earn more**, get a second job, sell assets, or find another source of income, such as making and selling crafts, homemade items or our services. However, more money may not be the answer if bad money management is the problem.

   2. **To spend less**, cut back on money spent on flexible costs of items in our budget such as food, clothing or entertainment; clip coupons, and ask for cask for discounts on major purchases, etc.

F. Revise our budget to include a plan to repay our creditors. Here are some suggestions:

- Use at least 25% (one-fourth) of income to pay back debt;
- Plan to pay off debt within three years;
- Find out whom we owe and how much. Then decide how we can pay and when.
- Pay all creditors something each month, at least the minimum amount due, and if possible, make extra payments on credits that charge the highest interest rates;
- Decide whom to pay first by asking the creditor what would happen if you did not pay the bill. We should first pay the following: the mortgage or rent, loans backed by some collateral or security, utilities, and telephone. Our second priorities should be credit cards and finance companies, and our third priorities should be doctors, dentists, and hospitals.

G. Discuss our repayment plan of action with our creditors. Call creditors before bills are due. Let them know immediately when we are having problems making payments, then they will be much more willing to work with us. Creditors would rather receive a small payment than nothing, and would rather have the money than repossess the item we purchased.

H. If we cannot resolve financial matters, we can get help from a nation-wide network of non-profit counseling agencies that give advice on money management and negotiate with creditors on behalf of the consumer. The Consumer Credit Counseling Service under the National Foundation for Consumer Credit has about 850 affiliated offices.

I. Stick to our plan until all debts are repaid. To reduce debts, use any extra income received from a bonus, part-time job, or tax refund. Meanwhile, we should commit to cash-only purchases and not add any new bills. We should start a savings plan to build a cash reserve for emergencies, even if it is only a few dollars a week.

J. Learn from our experience to use better money management to avoid getting into heavy debt again.

III. HOW SHOULD WE DEAL WITH COLLECTION AGENCIES?

A creditor can turn over a consumer's account to a collection agency as soon as the bill is one day overdue, unless there is a different agreement on the credit. The creditor is not required by law to give the consumer a warning when this happens. However, a letter may be sent to the consumer giving the status of the account and consumer rights as debtors.

The following are guidelines in the event we have to deal with collection agencies:

- The Fair Debt Collection Practice Act of 1978 prohibits abusive, deceptive, and unfair practices by debt collectors; establishes procedures for debt collectors on how to contact the debtor; and specifies that payment cannot be collected on any debt in dispute.
- The collection agency (or collector) must contact us with full details of the loan. We must make arrangements to pay if we legally owe the bill.
- The collector must contact us between 8:00 a.m. and 9:00 p.m., and give his/her full name and registered agency name.
- The collector cannot use obscene language, or threaten us.
- The collection agency must observe our right to confidentiality when contacting us at our job, or by mail. For example, collectors cannot discuss our case with our employer, or use a postcard or envelope marked with the agency's name.
- If we make partial payment arrangements with the agency, make sure this agreement is in writing. If we cannot make the payment later as agreed, we should discuss it with the collection agency, not the original creditors.
- The collection agency can charge us for interest and other costs. If we believe the charges are excessive, we should contact the Bureau of Collection and Investigative Services (415-557-8719).
- The creditor or lender can also ask our employer, through a court order, to give him part of our paycheck to pay for our debt.

IV. WHAT SHOULD WE KNOW ABOUT FILING FOR BANKRUPTCY?

When our debts become overwhelming and there is no other way to get out of them, filing for bankruptcy may offer the opportunity for a fresh start. However, financial experts still recommend it only as a last resort. As a rule, we must first try everything possible to pay for our debts before even considering bankruptcy. Bankruptcy can affect our lives for years in several ways:

- Stays on our credit reports for seven to ten years;
- Makes it difficult to get a credit card;
- Makes it difficult to borrow money, or we may have to pay a higher rate;
- Makes it difficult to rent a home, or apartment, or any item we may want to rent.

ACTIVITY 1.

ACTIVITY 1: DEBT

1. After viewing the video tape, "Over Their Heads," discuss the ways people can get too deeply in debt.

2. Discuss some recommendations for getting out of debt.

3. Discuss your rights as debtors when dealing with collection agencies.

LESSON 19

OWNING CARS
What Does it Take?

OBJECTIVES:

In this lesson, the participant will:

1. Find the cost of owning and operating a car.
2. Learn how to choose a car that meets our needs.
3. Learn how to buy a used car wisely.
4. Compare methods of paying for a car.
5. Learn about car insurance and why we should have it.

MATERIALS: Activity work sheets (2)
Video tape: "Car Buying"

TIME:

Discussion 1:	30 minutes	Discussion 2:	30 minutes
Activity 1:	30 minutes	Activity 2:	30 minutes
Video tape:	15 minutes		

I. WHAT ARE THE COSTS OF OWNING AND OPERATING A CAR?
Types of Costs: ownership costs and operating costs.

A. **Ownership costs.** These are various costs and expenses related to owning a car, regardless if the car is driven or not.

1. Registration, title and inspection fees are collected in the state in which the car is registered. There is a fee added for obtaining the title when first purchased, new or used. There is an additional smog inspection fee for a used car.

2. Sales tax is required on the value of a new or used vehicle.

3. Insurance costs vary depending on the type of car, the amount and type of coverage selected, purpose of use of the car, driving record, location where the car is kept, and amount of miles driven yearly.

4. Many car owners pay interest, or a finance charge, on the money they

borrow to purchase the car. If the owner uses his money from a savings account to buy the car, he would then lose the interest paid on the money in savings.

5. Depreciation in value of the car occurs during its lifetime due to passage of time, its mechanical and physical condition, and the miles driven.

B. **Operating costs**. These are directly related to the miles the car is driven. Operating costs depend on:

   1. Size of the car,
   2. Age of the car,
   3. Location of the owner's home address,
   4. Quality of maintenance of the car,
   5. Number of miles the car is driven,
   6. Driving performance of the driver.

C. There are numerous factors to consider in the operating cost of a car.

   1. Fuel (gasoline) is a major cost for all cars. A full-size car uses a greater amount of fuel than a compact or sub-compact car.

   2. The newer the car model, the less oil used.

   3. Tires wear out and should be replaced every 40,000 miles, i.e., first at 40,000, then at 80,000, and again at 120,000. (This replacement is based on radial tires.)

   4. A car should have a scheduled maintenance program. This includes oil changes, safety checks, tune-ups, lubrication, check of cooling system, etc. A maintenance schedule is based on the number of miles driven and the length of time the owner has had the car.

   5. Repairs and maintenance that are unexpected are expensive. These expenses can run about 65% for labor and 35% for parts. An owner can save money by doing some of the simpler maintenance jobs himself, such as replacement of the radiator hose or fan belt, changing the oil, etc.

   6. There are fees for parking at meters and in lots or garages as well as tolls for bridges, certain roads, etc.

   7. There are gasoline taxes on fuel as well as sales tax on any item purchased for the car such as oil, windshield wipers, floor mats, etc.

D. We should compare the cost of ownership and operation of a car with alternate ways for transportation. Would it be more practical and economical to use other means of transportation such as public transit, taxis, carpooling, etc.?

II. WHAT KIND OF CAR MEETS OUR NEEDS?

A. There are numerous factors to consider in buying a car, keeping in mind the needs of our family.

1. There are different sizes and styles, such as sedans (two- or four-door), hatchbacks, station wagons, vans and mini-vans.

2. The size of the engine determines the power of the car. A larger engine has more power, accelerates faster, pulls heavy loads easier, travels uphill faster, but also uses more gasoline.

3. Cars have either automatic or manual transmission. Manual uses less fuel and is less expensive, but it is harder to drive in the city where there are hills and numerous stops and starts.

4. Optional (extra) accessories we buy on the car can add to the cost. Some of these are tinted windows, power door locks and windows, air conditioner, radio, reclining seats, and roof carrier. Consider the following questions when deciding on accessories:

    - How often will it be used?
    - Will it use extra gasoline?
    - How much does it cost?
    - Is it worth the extra money?
    - Will it make driving safer or easier?

5. A car with good gas mileage (the number of miles per gallon) saves us money. The car will go farther on less gas than cars with poor gas mileage. The government's E.P.A. (Environmental Protection Agency) tests all new car models for gas mileage. The law requires that these EPA mileage numbers be posted on the new car before purchase. The numbers are labeled "Estimated MPG (estimated miles per gallon.) In comparing models, remember a car with a higher EPA gets more miles per gallon, and therefore, is more economical in gas usage.

DO ACTIVITY 1.

III. HOW TO BUY A USED CAR.

A. When we look for a used car, we should try the dealers who are reputable or recommended by family or friends. We could also check with the Better Business Bureau for recommendations. We can try the following sources:

1. New car dealers who usually give a short term guarantee on a used car,
2. Used car dealers most of whom are interested in a good quality used car,
3. Friends who want to sell their car. (By going to a friend, we can find out more accurately how well the car was cared for.)
4. Newspaper ads.

B. What to look for in a used car:

1. Dependability and a reasonable price,
2. Car that meets our needs and budget,
3. Car in good condition which we can determine by:
    - Inspecting the outside of the car. Look at the paint; check for rust in the wheel wells, exhaust pipes, mufflers, etc.; look for signs of oil leaks; check the frame to see if it is bent (which means the car was in a bad accident and has probably been rebuilt); check the shock absorbers and the tires.
    - Inspecting the inside. Try the doors, windows, lights (including the panel lights, headlights, signals, etc.), air conditioning, heating, and defrost systems. Test the steering and brakes. (Brakes that are "soft" need repair.)
    - Looking under the hood. Check for leakage on the engine; check the cooling system, wiring, fan belts, hoses for cracks, oil (if thick and gray, engine is burning oil), transmission fluid (should be clear).
    - Test driving the car. Check out the brakes, how the steering handles, and how the car handles on hills. Listen for unusual noises or odors.

C. We need to remember that a car should last for at least 12 years and about 128,500 miles.

IV. IS THE PRICE RIGHT? WHAT WAYS WILL WE USE TO PAY FOR THE CAR?

A. To check on the fairness of the price, we can use the following guides:

1. "Blue Book". This is the Official Used Car Buying Book put out by the National Automobile Dealers Association. Cars are listed by make, model, and year. The book is available in public libraries.

2. Consumer's Guide Used Car Rating and Price Guide. This guide also gives information on car's performance, any recalls, and price range. It is available at public libraries.

3. Consumer Reports Annual Auto Issue evaluates the car by the year the car was made, lists the strengths and weaknesses, and compares it to other cars made the same year. It is available at public libraries.

4. Automobiles for Sale newspaper section. Using this information gives us a comparison to the price others are asking for the same type car, i.e., same model and year, similar features such as air conditioning, power steering, etc.

NOTE: If repairs are necessary on the car we want to buy, we should get an estimate from a mechanic and subtract this cost from the fair price of the car.

B. How will we pay for the car?

1. If we buy it from a private individual, we must pay for the car in cash.

2. If we do not have enough money to pay the entire price of the car, we can borrow money. The interest we pay on borrowed money adds to the total cost of the car. We should shop around for the best interest rates. We should remember that the less we have to borrow, the less the cost of the car. A reasonable down payment is 30% of the price (about 1/3). There are several sources for borrowing:

   - Banks usually will lend money for a used car to a person with a good credit rating.
   - Credit unions loan money to members only, and offer the best interest rates on car loans.
   - Loan companies will lend to people who have not established credit, but their interest rates are higher.

- Car dealers can offer to arrange for financing, but their interest rates are the highest.

3. We should know the Annual Percentage Rate (APR). Using this rate is the easiest way to compare loan terms. The best loan will have the lowest APR. The longer the repayment plan, the more expensive the loan.

V. WHY SHOULD WE HAVE CAR INSURANCE?

A. There are three things we must do after we buy a car:

1. Get the title to the car or we cannot get the license plates, For a used car, the seller signs the title over to the buyer as the new owner. The buyer pays a fee.

2. Register the car with the state. A fee must be paid for this registration.

3. Buy insurance for the car.

B. Car insurance is an important protection we must have. Each driver pays a premium to the insurance company, and this money is placed in a fund. Any insured driver who has an accident files a claim with the insurance company. The company takes the money from the fund to pay the damages from the accident. The premium for auto insurance depends upon several factors:

1. Good driving record: The premium is lower for a driver with a good record (a driver who has not been involved in an accident or received any speeding tickets in the last three years).

2. Age: Drivers under the age of 21 pay a higher premium.

3. Good student discount: The premium is less if a student has a "B" or higher grade point average.

4. Mileage and location: The premium depends on the number of miles a driver commutes to work. The more miles in the commute, the higher the premium. Driving in large cities will require a higher premium than driving in less populated areas.

5. Model of the car: The more expensive the car, the higher the premium.

6. Year of the car: The premium is higher for new cars than used ones. As the car ages, the premium goes down.

7. Multiple car discount: If a driver owns more than one car, he/she might be able to get a multiple car discount.

C. The minimum amount of automobile liability insurance required by the Sate of California is:

1. $15,000 bodily injury per person per accident. This means the driver must show his/her ability to pay damages of at least $15,000 for each person injured or killed in an accident. It is a liability insurance to pay for the bodily injury of others.

2. $30,000 for bodily injury per accident. This means the driver must be able to pay at least $30,000 for two or more persons injured or killed in one accident.

3. $5,000 for property damage which means the driver must be able to pay a minimum amount of $5,000 for the damage done to somebody else's property.

These are the minimum amounts required under California law. Under this coverage, these would be the maximum amounts paid by the insurance company for damages. Because the damages can exceed what the insurance company will pay, the insured person should carry more than the minimum amounts of insurance if he can afford to do so. Otherwise, he is liable for paying the difference.

D. When one is involved in any accident, one is required to provide evidence of insurance.

DO ACTIVITY 2.

Information on car insurance courtesy of Jagjit Johal, Ph.D., Consumer Education Specialist, U. of California Cooperative Extension, Pleasant Hill, CA.

ACTIVITY 1: OWNING A CAR

There are things you have to take into account to find the best car for you and/or for your family. Complete the work sheet below, keeping in mind your needs and your family's. Under "OPTIONS or ACCESSORIES," mark an "X" next to those you MUST have, regardless of cost.

IDENTIFYING THE BEST CAR FOR YOUR NEEDS

(Check one.)

SIZE:

___ Compact   ___ Large
___ Mid-size

TYPE OF BODY:

___ Hatchback   ___ Van
___ Wagon   ___ Pick-Up
Sedan: ___ 2-door or ___ 4-door

POWER:

___ Standard Engine or ___ Large Engine

TRANSMISSION:

___ Manual or ___ Automatic

AGE:

___ New or ___ Used

How many miles? ________

OPTIONS OR ACCESSORIES:

____
____
____
____
____
____
____

REASONS FOR YOUR NEED

ACTIVITY 2: OWNING A CAR

Discussion Questions

1. Consuelo can afford to pay $130 each month for her car payments. She signed a 36-month loan with monthly payments of $100. Was this a wise move for her to make in terms of car costs? Why?

2. Pablo needs to borrow $2,000 to pay for a used car he wants. He can get a loan from his bank with an APR of 10 (10%), but he chose to borrow through the car dealer for an APR of 13 because it was easier. Was this a good decision in terms of cost? Why?

3. Roberto lost his job. Since he has had a hard time supporting himself and his family, he decided to drop his car insurance. Was this a good idea? Why?

ANSWERS TO ACTIVITY 2: OWNING A CAR

1. No, this was not a wise move, The car will end up costing Consuelo more because the longer it takes her to pay the loan, the more interest she will be paying. She should pay the $130 per month and get the car paid for sooner.

2. No. Pablo would pay more interest. The convenience of the loan at 13% would cost him more than the loan at 10%. Remember, the lower the APR, the lower your cost.

3. No. If Roberto cannot afford to insure his car, he should sell it or not drive it at all. The risks he takes driving without insurance are too great.

LESSON 20

BEING CONSUMERS
What Are Our Rights and Responsibilities?

OBJECTIVES:

In this lesson, the participant will:

1. Know his/her rights as consumers.
2. Learn how to shop and buy wisely.
3. Learn how to file a complaint about a product or service.

MATERIALS: Activity work sheet (1)
Leaflet: "Complaints: Where To Call"

TIME:

Discussion 1:	45 minutes
Activity 1:	30 minutes
Discussion 2:	45 minutes

I. WHAT ARE OUR RIGHTS AS CONSUMERS?

In the 1960's, greater emphasis on consumer rights came about because of the concern for safety and because of the greater availability of goods and services at competitive prices. As consumers we have the following six rights:

A. The right to safety which protects us from:

1. Contaminated foods,
2. Flammable clothing and furnishings,
3. Adulterated (or tampered with) drugs,
4. Harmful ingredients in cosmetics,
5. Dangerous toys.

If a product can be dangerous when misused, a clear warning must be provided. For example: "DANGER: Extremely Flammable," "Contents Fatal If Swallowed," or "Keep Out of the Reach of Children."

B. The right to be informed.

This right assures us that we receive adequate information to enable us to make wise decisions in buying goods and services. If information is not given or is not complete, we have a right to ask additional questions from the seller. The following are examples of information that should be provided with any product we buy such as:

1. Food products.
   - Cost per ounce or per pound,
   - Ingredients contained in the product,
   - Nutritional content.

2. Clothing items.
   - Size,
   - Type of fabric,
   - Fabric care (washing and ironing).

3. Cars.
   - All parts of the car,
   - All financing costs.

C. The right to choose.

This right promotes competition among businesses to produce quality products at competititive prices. This prohibits sellers from fixing prices, therefore, consumers can choose from products offered at different prices.

D. The right to be heard.

This right allows us to file a complaint if we are not satisfied with a product or service. To help us with our complaints, businesses have opened customer service departments. Other agencies where we can file our complaint include the Better Business Bureau, Department of Consumer Affairs, District Attorney's Office on Consumer Protection, and the Consumer Action Council. (See leaflet, "Complaints: Where To Call.")

E. The right to recourse and redress.

We have the right to have a fair settlement of just claims if we are not satisfied with a product or service. The following information can help us resolve our complaint:

1. Legal Aid Society offers free legal services to families with limited resources. (See leaflet, "Complaints: Where To Call.")
2. Small Claims Court hears claims of $5,000 or less.

3. Arbitration Board offers most arbitration services free, but a few may charge a nominal fee of $5-10. Arbitration is a method of settling disputes out of court between two parties.

4. Class action suits enable a group of consumers to file a civil suit against a company or corporation.

F. The right to a physical environment that enhances the quality of life.

This right protects us from involuntary hazards of industrial by-products. These by-products include:

1. Air and water pollution,
2. Excessive residues and antibiotics in foods,
3. Industrial wastes.

ACTIVITY 1.

II. HOW DO WE SHOP AND BUY WISELY?

When we go shopping and before making a decision to buy, we should keep in mind the following:

A. Nothing is "free." We cannot get something for nothing;

B. Know our legal rights as a consumer, especially regarding implied warranties, credit regulations, contracts, stop-payments on checks, etc.;

C. Avoid being overly sympathetic when dealing with door-to-door salesmen.

D. Use caution when buying anything over the telephone unless we originated the call. When we listen to the sales pitch over the phone, we do not have the time to think before we can make a rational decision.

E. Read advertisements carefully, especially the limitations in fine print. Use these advertisements for information and comparison prices.

F. Consider the price, quantity, and quality before buying. Quality is not always related to price.

G. Learn as much about the product before buying by asking friends and reading consumer magazines, such as *Bay Area Consumer, Consumer Report, Changing Times*, and *Money Magazine*.

If we wish to remove our name from mailing or telemarketing lists, write to:

Direct Selling Association
P.O. Box 3361, Grand Central Station
6 East 43rd Street
New York, NY 10017-4609
Attn: Mail Preference Section (for mailing lists), or Telephone Preference Section (for telemarketing lists)

III. WHAT IF WE HAVE A PROBLEM WITH A PRODUCT OR SERVICE?

If after buying a product or service and we encounter problems, we must get the problem resolved by filing a complaint. Here are some guidelines to follow in filing complaints:

A. Identify the problem with the product or service.

B. Follow the usual channel of complaint which is to:

1. Talk to the salesperson;
2. Talk to a customer service representative;
3. Write a letter stating our problem. We should attach copies of necessary documentation, such as receipts, canceled checks, warranties, invoices, contracts, labels, etc. We should retain the originals for our records, keep a log of all telephone conversations with the company and a file of all correspondence.
4. Consult and/or report the complaint to Better Business Bureau, Consumer Action Council, or District Attorney's Office of Consumer Protection.

This lesson is adapted from Johal, J., "Consumer Rights and Responsibilities" and "Consumer Decisions," University of California Cooperative Extension, Pleasant Hill, CA, 1993.

ACTIVITY 1: BEING CONSUMERS

PART A: Read the following situations and decide whether or not the consumer's right was violated. If so, discuss what right was violated and why.

1. When Rita bought a new dress at a discount clothing store, she noticed that all the labels had been cut off, including the one with the washing instructions, so she asked the store clerk how she should wash the dress. When she followed his instructions, she was furious that it shrunk two sizes.

2. Juan has been having difficulty falling asleep, so he decided to buy an over-the-counter medication to help him get to sleep. The medicine helped him, but soon he began relying more and more on it to put him to sleep. When he read the label on the bottle, he found there were no warnings about the product.

3. Ping-Lee ordered a bedspread through a mail order catalogue. However, after receiving it, she was not satisfied with its poor quality. She returned the bedspread and requested a refund. The company wrote her a letter stating they would not give her the refund.

4. Oscar purchased a power drill from a hardware store. After using it for two weeks, the drill stopped working. He brought it back to the store and was offered a new drill or a full refund.

5. Forty employees work for a company located in an old building. After many years, about a third of them started having symptoms of illness. Tests on the building showed excessive asbestos in the walls and doors.

PART B: Share and discuss a situation in which your right as a consumer may have been violated.

ANSWERS TO ACTIVITY 1: CONSUMERS

A. 1. Right violated: The right to be informed. Any new clothing sold should have information on its label about the type of fabric and its care.

2. Right violated: The right to safety. The sleeping medication should have included on its label a warning that it could be "habit forming."

3. Right violated: The right to recourse and redress. Ping-Lee has the right to a full refund since she is not satisfied with the merchandise she bought.

4. No right violated since Oscar was offered a fair settlement for his claims.

5. Right violated: The right to a physical environment that enhances the quality of life. In this case, the employees were not protected from the hazards of asbestos.

COMPLAINTS: WHERE TO CALL

IMPORTANT PHONE NUMBERS TO CALL IF YOU HAVE A COMPLAINT

---

1. San Francisco County District Attorney: (415) 553-1752.
2. Department of Consumer Affairs, Sacramento: (800) 344-9940.
3. Department of Motor Vehicles: (916) 739-4804
4. Hazardous Waste Information Hotline: (800) 334-1697.
5. Consumer Product Safety Commission: (415) 705-1816.
6. Environmental Protection Agency: (800) 535-0202.
7. Federal Trade Commission: (415) 744-7920.
8. Food and Drug Administration: (415) 556-1435.
9. Call for Action KCBS Radio: (415) 478-3300. Hours: 11:00 a.m.-1:00 p.m.
10. Consumer File KGO Radio: (415) 954-8100. Hours: 11:00 a.m.-1:00 p.m.
11. Legal Aid Society, San Francisco County: (415) 864-8177.
12. University of California Cooperative Extension: (510) 646-6540.